PCCharge Client

Electronic Payment Processing Software
Setup Guide and User's Manual

PCC-5-10-0

Notice

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Introduction

This **Client** software can be used in conjunction with **PC**Charge Pro or **PC**Charge Payment Server (PS) to form a client-server relationship when used on a Windows NT or Peer-to-Peer network. Several users can process transactions using one merchant account. Please consult the **PC**Charge Pro User's Manual or the **PC**Charge Payment Server User's Manual for more information on specific functionality.

Feel free to direct any comments or suggestions regarding your **PC**Charge documentation to pccharge_manuals@verifone.com. Please note that this address is not a source for technical support. Any such requests should be directed to the normal support channels.

Using This Manual

As you use this manual, you'll come across the following text boxes. These are meant to draw your attention to certain concepts, and are easily identifiable by their icons.

Simple Explanation: The simple explanations found in this manual will provide you with an easy-to-digest summary of the information in that section. If you want to get through the manual as quickly and easily as possible, pay special attention to the simple explanations.

Note: A note is important information that either helps to explain a concept or draws attention to ideas that should be kept in mind. We recommend that you carefully review the notes you encounter.

WARNING: We **HIGHLY** recommend that you read **ALL** warnings in the sections of the manual that you read. These warnings will help to prevent serious issues from occurring.

Technical Details: These technical details give more in-depth explanations of concepts described in this manual. These extra bits of information are often useful, but are not necessarily pertinent to all users.

PCCharge Appendices

PCCharge includes some extra documentation that isn't found in this manual. This documentation, the **PC**Charge Appendices, contains specific information on the various payment processing companies. You'll need to refer to this information as you use the **PC**Charge manual. We recommend that you print out those sections related to your payment processing company.

To access the **PC**Charge Appendices (available at the **Server** location), click the Windows **Start** button, then **Programs** (or **All Programs**), then **PCCharge Pro** (or **PCCharge Payment Server**), then **PCCharge Appendices**.

Important Security Notice

Introduction and Scope

The Payment Card Industry Payment Application Data Security Standard (PCI PA-DSS) is comprised of fourteen requirements that support the Payment Card Industry Data Security Standard (PCI DSS). The PCI Security Standards Council (PCI SSC), which was founded by the major card brands in June 2005, set these requirements in order to protect cardholder payment information. The standards set by the council are enforced by the payment card companies who established the Council: American Express, Discover Financial Services, JCB International, MasterCard Worldwide, and Visa, Inc.

PCI PA-DSS is an evolution of Visa's Payment Application Best Practices (PABP), which was based on the Visa Cardholder Information Security Program (CISP). In addition to Visa CISP, PCI DSS combines American Express' Data Security Operating Policy (DSOP), Discover Network's Information Security and Compliance (DISC), and MasterCard's Site Data Protection (SDP) into a single comprehensive set of security standards. The transition to PCI PA-DSS was announced in April 2008. In early October 2008, PCI PA-DSS Version 1.2 was released to align with the PCI DSS Version 1.2 which was released on October 1, 2008. On January 1, 2011, PCI PA-DSS Version 2.0 was released. This extends the PCI DSS Version 1.2 which was released on October 1, 2008 and is effective as of 01/01/2011.

Applicability

The PCI PA-DSS applies to any payment application which stores, processes, or transmits cardholder data as part of authorization or settlement, unless the application would fall under the merchant's PCI DSS validation. PAYware PC, PAYware Transact, PAYware SIM, and **PC**Charge (collectively the "PAYware NA Payment Applications") were developed by VeriFone for use by third parties, and therefore are subject to PA-DSS validation. PAYware Connect (also included under "PAYware NA Payment Applications") falls under PCI DSS. See the PCI PA-DSS Program Guide to determine if PCI PA-DSS validation is required for any other payment applications used at the merchant location. It is important to note that PA-DSS or PCI DSS validated payment applications alone do not guarantee PCI DSS compliance for the merchant. The validated payment application must be implemented in a PCI DSS compliant environment. If your application runs on Windows XP, you are required to turn off Windows XP System Restore Points.

Distributions and Updates

This guide will be provided to VeriFone's customers including processors, resellers, ISOs, and integrators along with the PAYware NA payment applications. It is the responsibility of these parties to ensure the information contained in this guide is passed on to their customers (the merchant), in order to illustrate the requirements for complying with PCI DSS.

Additional information about PA-DSS and VeriFone's PA-DSS Training can be found on our website at www.verifone.com/padss.

What does PA-DSS mean to you?

VeriFone submits its PAYware NA payment applications to an annual PA-DSS audit in order to maintain PA-DSS validation. In addition, if any major version change is made in any PAYware NA payment applications, VeriFone submits that application for a full PA-DSS audit again. An example of a major version change would be **PC**Charge 5.8 moving to **PC**Charge 5.9. For minor changes, such as **PC**Charge 5.8.1 to 5.8.2, an attestation form for minor change revisions is required. These minor change revisions are submitted to VeriFone's Qualified Security Assessor (QSA) which creates a report to submit to PCI SSC. All validated applications are listed on the PCI SSC web site at https://www.pcisecuritystandards.org/security_standards/vpa/. Summary PA-DSS requirements material given by VeriFone is not intended to be viewed/used as the full PCI/PA-DSS compliance requirement.

The following table provides opening points to cover in any discussion with merchants on data storage and why a merchant should use PAYware PC, PAYware Transact, PAYware SIM, PAYware Connect or **PC**Charge to assist in maintaining PCI-DSS compliance.

	Data Element	Storage Permitted	Protection Required	PCI DSS Req. 3, 4
Cardholder Data	Primary Account Number	Yes	Yes	Yes
	Cardholder Name [1]	Yes	Yes [1]	No
	Service Code [1]	Yes	Yes [1]	No
	Expiration Date [1]	Yes	Yes [1]	No
Sensitive Authentication Data [2]	Full Magnetic Stripe Data [3]	No	N/A	N/A
	CAV2/CID/CVC2/CVV2	No	N/A	N/A
	PIN/PIN Block	No	N/A	N/A

[1] *- These data elements must be protected if stored in conjunction with the PAN. This protection should be per PCI DSS requirements for general protection of the cardholder environment. Additionally, other legislation (for example, related to consumer personal data protection, privacy, identity theft, or data security) may require specific protection of this data, or proper disclosure of a company's practices if consumer-related personal data is being collected during the course of business. PCI DSS, however, does not apply if PANs are not stored, processed, or transmitted.*

[2] *- Do not store sensitive authentication data after authorization (even if encrypted).*

[3] *- Full track data from the magnetic stripe, magnetic-stripe image on the chip, or elsewhere.*

Third Party Applications

A PAYware NA payment application validation does not extend to any external third party application that has integrated such PAYware NA payment application as the payment engine. The end-to-end transaction process, beginning with entry into the third party application until the response from the payment engine is returned, must meet the same level of compliance. In order to claim the third party application is end-to-end compliant, the application would need to be submitted to a QSA for a full PA-DSS audit.

The use of a PAYware NA payment application also does not exempt a third party integrator's application from a PA-DSS audit. The end user and/or P.O.S. developer can integrate and be compliant in the processing portion of a payment transaction. A brief review (given below) of the PA-DSS environmental variables that impact the end user merchant can help the end user merchant obtain and/or maintain PA-DSS compliance. Environmental variables that could prevent passing an audit include without limitation issues involving a secure network connection(s), end user setup location security, users, logging and assigned rights. Remove all testing configurations, samples, and data prior to going into production on your application.

PA-DSS Guidelines

The following PA-DSS Guidelines are being provided by VeriFone as a convenience to its customers. These PA-DSS Guidelines were copied from PCI DSS Program Guide as of March 31, 2009. Customers should not rely on these PA-DSS Guidelines, but should instead always refer to the most recent PCI DSS Program Guide published by PCI SSC.

1. Sensitive Date Storage Guidelines.
Do not retain full magnetic stripe, card validation code or value (CAV2, CID, CVC2, CVV2), or PIN block data.

1.1 Do not store sensitive authentication data after authorization (even if encrypted):
Sensitive authentication data includes the data as cited in the following Requirements 1.1.1 through 1.1.3.
PCI Data Security Standard Requirement 3.2

Note: By prohibiting storage of sensitive authentication data after authorization, the assumption is that the transaction has completed the authorization process and the customer has received the final transaction approval. After authorization has completed, this sensitive authentication data cannot be stored.

1.1.1 After authorization, do not store the full contents of any track from the magnetic stripe (located on the back of a card, contained in a chip, or elsewhere). This data is alternatively called full track, track, track 1, track 2, and magnetic-stripe data.

In the normal course of business, the following data elements from the magnetic stripe may need to be retained:

- The accountholder's name,
- Primary account number (PAN),
- Expiration date, and
- Service code
- To minimize risk, store only those data elements needed for business.

Note: See PCI DSS and PA-DSS Glossary of Terms, Abbreviations, and Acronyms for additional information. PCI Data Security Standard Requirement 3.2.1

1.1.2 After authorization, do not store the card-validation value or code (three-digit or four-digit number printed on the front or back of a payment card) used to verify card-not-present transactions.
Note: See PCI DSS and PA-DSS Glossary of Terms, Abbreviations, and Acronyms for additional information.
PCI Data Security Standard Requirement 3.2.2

1.1.3 After authorization, do not store the personal identification number (PIN) or the encrypted PIN block.

Note: See PCI DSS and PA-DSS Glossary of Terms, Abbreviations, and Acronyms for additional information.
PCI Data Security Standard Requirement 3.2.3

1.1.4 Securely delete any magnetic stripe data, card validation values or codes, and PINs or PIN block data stored by previous versions of the payment application, in accordance with industry-accepted standards for secure deletion, as defined, for example by the list of approved products maintained by the National Security Agency, or by other State or National standards or regulations.
PCI Data Security Standard Requirement 3.2

Note: This requirement only applies if previous versions of the payment application stored sensitive authentication data.

1.1.5 Securely delete any sensitive authentication data (pre-authorization data) used for debugging or troubleshooting purposes from log files, debugging files, and other data sources received from customers, to ensure that magnetic stripe data, card validation codes or values, and PINs or PIN block data are not stored on software vendor systems. These data sources must be collected in limited amounts and only when necessary to resolve a problem, encrypted while stored, and deleted immediately after use. PCI Data Security Standard Requirement 3.2

2. Protect stored cardholder data

2.1 Software vendor must provide guidance to customers regarding purging of cardholder data after expiration of customer-defined retention period. PCI Data Security Standard Requirement 3.1

2.2 Mask PAN when displayed (the first six and last four digits are the maximum number of digits to be displayed).

Notes:

- This requirement does not apply to those employees and other parties with a legitimate business need to see full PAN;
- This requirement does not supersede stricter requirements in place for displays of cardholder data—for example, for point-of-sale (POS) receipts.PCI Data Security Standard Requirement 3.3

2.3 Render PAN, at a minimum, unreadable anywhere it is stored, (including data on portable digital media, backup media, and in logs) by using any of the following approaches:

- One-way hashes based on strong cryptography with associated key management processes and procedures.
- Truncation
- Index tokens and pads (pads must be securely stored)
- Strong cryptography with associated key management processes and procedures.

The MINIMUM account information that must be rendered unreadable is the PAN. PCI Data Security Standard Requirement 3.4

The PAN must be rendered unreadable anywhere it is stored, even outside the payment application.
Note: "Strong cryptography" is defined in the PCI DSS and PA-DSS Glossary of Terms, Abbreviations, and Acronyms.

2.4 If disk encryption is used (rather than file- or column-level database encryption), logical access must be managed independently of native operating system access control mechanisms (for example, by not using local user account databases). Decryption keys must not be tied to user accounts. PCI Data Security Standard Requirement 3.4.2

2.5 Payment application must protect cryptographic keys used for encryption of cardholder data against disclosure and misuse. PCI Data Security Standard Requirement 3.5

2.6 Payment application must implement key management processes and procedures for cryptographic keys used for encryption of cardholder data. PCI Data Security Standard Requirement 3.6

2.7 Securely delete any cryptographic key material or cryptogram stored by previous versions of the payment application, in accordance with industry-accepted standards for secure deletion, as defined, for example the list of approved products maintained by the National Security Agency, or by other State or National standards or regulations. These are cryptographic keys used to encrypt or verify cardholder data. PCI Data Security Standard Requirement 3.6

Note: This requirement only applies if previous versions of the payment application used cryptographic key materials or cryptograms to encrypt cardholder data.

3. Provide secure authentication features

3.1 The payment application must support and enforce unique user IDs and secure authentication for all administrative access and for all access to cardholder data. Secure authentication must be enforced to all accounts, generated or managed by the application, by the completion of installation and for subsequent changes after the "out of the box" installation (defined at PCI DSS Requirements 8.1, 8.2, and 8.5.8–8.5.15) for all administrative access and for all access to cardholder data. PCI Data Security Standard Requirements 8.1, 8.2, and 8.5.8–8.5.15

Note: These password controls are not intended to apply to employees who only have access to one card number at a time to facilitate a single transaction. These controls are applicable for access by employees with administrative capabilities, for access to servers with cardholder data, and for access controlled by the payment application. This requirement applies to the payment application and all associated tools used to view or access cardholder data.

3.1.10 If a payment application session has been idle for more than 15 minutes, the application requires the user to re-authenticate. PCI Data Security Standard Requirement 8.5.15.

3.2 Software vendors must provide guidance to customers that all access to PCs, servers and database with payment applications must require a unique user ID and secure authentication. PCI Data Security Standard Requirements 8.1 and 8.2

3.3 Render payment application passwords unreadable during transmission and storage, using strong cryptography based on approved standards

Note: "Strong cryptography" is defined in PCI DSS and PA-DSS Glossary of Terms, Abbreviations, and Acronyms. PCI Data Security Standard Requirement 8.4

4. Log payment application activity

4.1 At the completion of the installation process, the "out of the box" default installation of the payment application must log all user access (especially users with administrative privileges), and be able to link all activities to individual users. PCI Data Security Standard Requirement 10.1

4.2 Payment application must implement an automated audit trail to track and monitor access. PCI Data Security Standard Requirements 10.2 and 10.3

5. Develop secure payment applications

5.1 Develop all payment applications in accordance with PCI DSS (for example, secure authentication and logging) and based on industry best practices and incorporate information security throughout the software development life cycle. These processes must include the following: PCI Data Security Standard Requirement 6.3

5.1.1 Live PANs are not used for testing or development PCI Data Security Standard Requirements 6.4.4.

5.1.1.1 Validation of all input (to prevent cross-site scripting, injection flaws, malicious file execution, etc.)

5.1.1.2 Validation of proper error handling

5.1.1.3 Validation of secure cryptographic storage

5.1.1.4 Validation of secure communications

5.1.1.5 Validation of proper role-based access control (RBAC)

5.1.2 Separate development/test, and production environments

5.1.3 Removal of test data and accounts before production systems become active development PCI Data Security Standard Requirements 6.4.4.

5.1.4 Review of all payment application code prior to release to customers after any significant change, to identify any potential coding vulnerability. Removal of custom payment application accounts, user IDs, and passwords before payment applications are released to customers.

Note: This requirement for code reviews applies to all payment application components (both internal and public-facing web applications), as part of the system development life cycle required by PA-DSS Requirement 5.1 and PCI DSS Requirement 6.3. Code reviews can be conducted by knowledgeable internal personnel or third parties.

5.2 Develop all web payment applications (internal and external, and including web administrative access to product) based on secure coding guidelines such as the Open Web Application Security Project Guide. Cover prevention of common coding vulnerabilities in software development processes, to include:

5.2.1 Injection flaws, with particular emphasis on SQL injection. Cross-site scripting (XSS). OS Command Injection, LDAP and Xpath injection flaws, as well as other injection flaws.

5.2.2 Buffer Overflow.

5.2.3 Insecure cryptographic storage.

5.2.4 Insecure communications.

5.2.5 Improper error handling.

5.2.6 All "HIGH" vulnerabilities as identified in the vulnerability identification process at PA-DSS Requirement 7.1.

5.2.7 Cross-site scripting (XSS)

5.2.8 Improper Access Control such as insecure direct object references, failure to restrict URL access and directory traversal.

5.2.9 Cross-site request forgery (CSRF)

Note: The vulnerabilities listed in PA-DSS Requirements 5.2.1 through 5.2.9 and in PCI DSS at 6.5.1 through 6.5.9 were current in the OWASP guide when PCI DSS v1.2 / PCI DSS v2.0 (01/01/10) was published. However, if and when the OWASP guide is updated, the current version must be used for these requirements.

5.3 Software vendor must follow change control procedures for all product software configuration changes. PCI Data Security Standard Requirement 6.4.5. The procedures must include the following:

5.3.1 Documentation of impact.
5.3.2 Management sign-off by appropriate parties
5.3.3 Testing functionality to verify the new change(s) does not adversely impact the security of the system. Remove all testing configurations and data before finalizing the product for production.
5.3.4 Back-out or product de-installation procedures.

5.4 The payment application must not use or require use of unnecessary and insecure services and protocols (for example, NetBIOS, file-sharing, Telnet, unencrypted FTP, must be secured via SSH, S-FTP, SSL, IPSec and other technology to implement end to end security.). PCI Data Security Standard Requirement 2.2.2

6. Protect wireless transmissions

6.1 For payment applications using wireless technology, the wireless technology must be implemented securely. Change wireless vendor defaults, including to but not limited to default wireless encryption keys, passwords and SNMP community strings. The end to end wireless implementation must be secure.PCI Data Security Standard Requirements 1.2.3 & 2.1.1

6.2 For payment applications using wireless technology, payment application must facilitate use of industry best practices (for example, IEEE 802.11i) to implement strong encryption for authentication and transmission.
Payment applications using wireless technology must facilitate the following regarding use of WEP: PCI Data Security Standard Requirement 4.1.1

* The use of WEP as a security control was prohibited as of 30 June 2010.

7. Test payment applications to address vulnerabilities

7.1 Software vendors must establish a process to identify newly discovered security vulnerabilities (for example, subscribe to alert services freely available on the Internet) and to test their payment applications for vulnerabilities. Any underlying software or systems that are provided with or required by the payment application (for example, web servers, 3rd-party libraries and programs) must be included in this process. Remove all test configurations and data after testing and before promoting the changes to production. PCI Data Security Standard Requirement 6.2

7.2 Software vendors must establish a process for timely development and deployment of security patches and upgrades, which includes delivery of updates and patches in a secure manner with a known chain-of-trust, and maintenance of the integrity of patch and update code during delivery and deployment.

8. Facilitate secure network implementation

8.1 The payment application must be able to be implemented into a secure network environment. Application must not interfere with use of devices, applications, or configurations required for PCI DSS compliance (for example, payment application cannot interfere with anti-virus protection, firewall configurations, or any other device, application, or configuration required for PCI DSS compliance). PCI Data Security Standard Requirements 1, 3, 4, 5, and 6.

9. Cardholder data must never be stored on a server connected to the Internet

9.1 The payment application must be developed such that the database server and web server are not required to be on the same server, nor is the database server required to be in the DMZ with the web server.
PCI Data Security Standard Requirement 1.3.7.

10. Facilitate secure remote software updates

10.1 If payment application updates are delivered securely via remote access into customers' systems, software vendors must tell customers to turn on remote-access technologies only when needed for downloads from vendor, and to turn off immediately after download completes. Alternatively, if delivered via VPN or other high-speed connection, software vendors must advise customers to properly configure a firewall or a personal firewall product to secure authentication using a two factor authentication mechanism. PCI Data Security Standard Requirements 8.3.

10.2 If payment application may be accessed remotely, remote access to the payment application using a two factor authentication mechanism. PCI Data Security Standard Requirements 8.3.

10.3 Any remote access into the payment application must be done securely. If vendors, resellers / integrators or customers can access customer's payment applications remotely, the remote access must be implemented securely. PCI Data Security Standard Requirements 1, 8.3 and 12.3.9.

11. Encrypt sensitive traffic over public networks

11.1 If the payment application sends, or facilitates sending, cardholder data over public networks, the payment application must support use of strong cryptography and security protocols such as SSL/TLS and Internet protocol security (IPSEC) to safeguard sensitive cardholder data during transmission over open, public networks.
Examples of open, public networks that are in scope of the PCI DSS are:

- The Internet
- Wireless technologies
- Global System for Mobile Communications (GSM)
- General Packet Radio Service (GPRS)

PCI Data Security Standard Requirement 4.1

11.2 The payment application must never send unencrypted PANs by end-user messaging technologies (for example, e-mail, instant messaging, chat). PCI Data Security Standard Requirement 4.2

12. Encrypt all non-console administrative access

12.1 Instruct customers to encrypt all non-console administrative access using technologies such as SSH, VPN, or SSL/TLS for web-based management and other non-console administrative access. Telnet or rlogin must never be used for administrative access. PCI Data Security Standard Requirement 2.3

13. Maintain instructional documentation and training programs for customers, resellers, and integrators

13.1 Develop, maintain, and disseminate a PA-DSS Implementation Guide(s) for customers, resellers, and integrators that accomplishes the following:

13.1.1 Addresses all requirements in this document wherever the PA-DSS Implementation Guide is referenced.

13.1.2 Includes a review at least annually and updates to keep the documentation current with all major and minor software changes as well as with changes to the requirements in this document.

13.2 Develop and implement training and communication programs to ensure payment application resellers and integrators know how to implement the payment application and related systems and networks according to the PA-DSS Implementation Guide and in a PCI DSS-compliant manner.

13.2.1 Update the training materials on an annual basis and whenever new payment application versions are released.

More Information

VeriFone, Inc. highly recommends that merchants contact the card association(s) or their processing company and find out exactly what they mandate and/or recommend. Doing so may help merchants protect themselves from fines and fraud. For more information related to security, visit:

- http://www.pcisecuritystandards.org
- http://www.visa.com/cisp
- http://www.sans.org/resources
- http://www.microsoft.com/security/default.asp
- https://sdp.mastercardintl.com/
- http://www.americanexpress.com/merchantspecs

CAPN questions: mailto:capninfocenter@aexp.com

!	**WARNING:** Although VeriFone, Inc. has designed **PC**Charge to properly secure credit card cardholder information according to PCI guidelines, *it is ultimately the merchant's responsibility to secure the system on which PCCharge resides and the environment in which it is used.*

System Requirements

YOU MUST HAVE THE FOLLOWING:

- PC with one of the following versions of Microsoft Windows installed:
  - Windows Vista Business Edition (32-bit or 64-bit)
  - Windows XP Professional Edition (32-bit)
  - Windows 7 Professional (32-bit or 64-bit)
  - Windows 7 Ultimate (32-bit or 64-bit)
  - Windows 7 Enterprise (32-bit or 64-bit)
  - Windows 2008 Server Enterprise Edition (32-bit or 64-bit)
  - Windows 2003 Server Edition (32-bit or 64-bit)
- 256 MB minimum of RAM, 512 MB preferred
- 50 MB of available hard-disk space, 100 MB recommended
- CD-ROM drive
- 600 MHz or higher processor
- Latest Microsoft service pack updates installed
- Merchant Account with a **PC**Charge-certified processor
- Latest version of Microsoft's Internet Explorer (version 6 or later)

Technical Details: We require that you install the latest version of Microsoft's Internet Explorer no matter how you connect to your processor. Some processors require Internet Explorer version 6 or later to be installed in order to process transactions. Internet Explorer is more than just an Internet browser; it actually upgrades your operating system.

- Each **Client** location must have a Windows Networking connection (2000, NT, or Peer-to-Peer) to the computer on which **PC**Charge Pro/PS is installed.
- Each **Client** location must have FULL (read/write) access to the **PC**Charge Pro/PS application folder.

Note: If you intend to process transactions from the **Server** location of **PC**Charge, install the **Client** software on that same machine and use that instead of the **PC**Charge Pro/PS interface. Do not process transactions at the **Server** location using the **PC**Charge Pro/PS interface.

THE FOLLOWING ARE OPTIONAL:

- Track I & II reader
- Check Reader/Scanner
- Debit Card PIN pad
- Windows compatible receipt printer

CLIENT LICENSES

- A user license is required for each **Client** location. At least two users are necessary (one is included with **PC**Charge Pro/PS, and one additional user license is required for each **Client** location).

Installation

Simple Explanation: Basically, one computer is used as the "**Server**". This computer would have the standard software installation. The computers that would connect to this **Server** would have a copy of the "**Client**" software installed. These **Client** machines would then accept transactions and pass them to the **Server** location to be processed. The **Server** does not have to be the actual network server, but it must be able to connect to your credit card processing company (via modem, TCP/IP, etc.).

Note: As with most other software installations, you should be logged into Windows as a user with administrator access in order to install or launch **PC**Charge. If you do not have administrator access to Windows (or are not sure of what that means), contact one of the following:

- Whoever maintains your business' computer systems
- The technical support department of your computer's manufacturer.

Before you get started, you'll need some information to set up this **Client** location:

- The name of the payment processing company in the **Server** location that will be accessed from this **Client** location
- The merchant account numbers for that payment processing company
- The network address of the **PC**Charge **Server** location

Once you've obtained this information and have it ready, complete the following steps.

1. Insert the **PC**Charge Installation CD into the CD-ROM drive of your computer. The **PC**Charge Installation Menu should automatically appear.

Note: If the **PC**Charge Installation Menu does not automatically appear, your copy of Windows may be set up to not allow auto-run of CD-ROMs. If so, you'll need to manually access the **PC**Charge Installation Menu.

Click your Windows **Start** button, and then click **Run**. Click the **Browse** button. Click the drop-down list to the right of the **Look In:** field. Select your CD-ROM drive. Double-click the file `CD_Start.exe`. The **PC**Charge Installation Menu will appear.

2. Once you can access the **PC**Charge Installation Menu, click the **PCCharge Client** button. Next, click the **Install PCCharge Client** button.

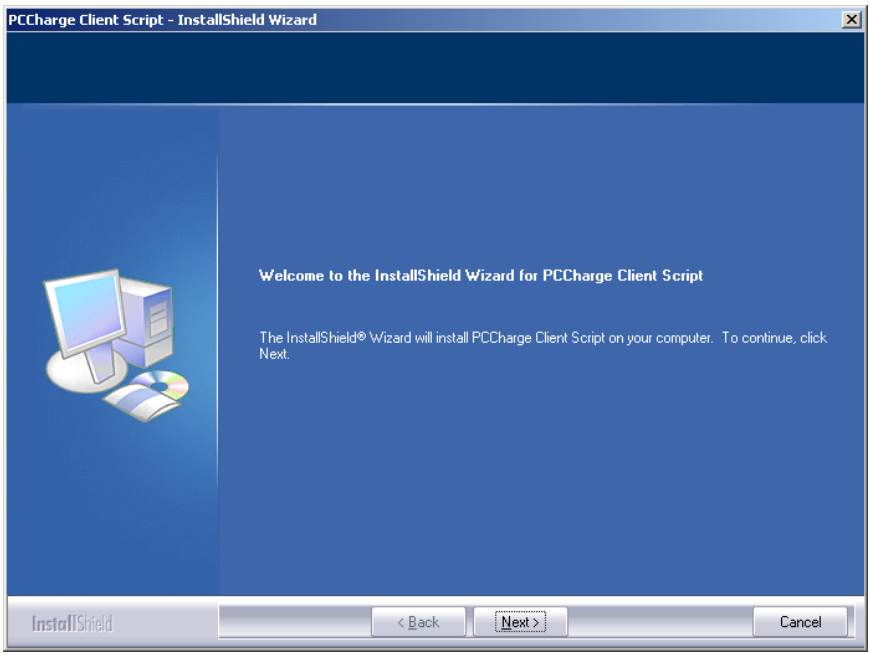
3. The **PC**Charge Client installation process will begin. The following sections explain each screen displayed during the installation process.

Windows 7, Vista, and 2008 Server Users

PCCharge has been successfully tested on Windows Vista Business Edition (32-bit and 64-bit), Windows 7 Professional (32-bit and 64-bit), Windows 7 Ultimate (32-bit and 64-bit), Windows 7 Enterprise (32-bit and 64-bit), and Windows 2008 Server Enterprise Edition (32-bit and 64-bit). However, these operating systems require that certain steps be performed for proper installation. Please carefully review the document **VISTA_7_2008_README.pdf** (found in the **Pro**, **Client**, and **Payment Server** directories on your **PC**Charge installation CD) prior to installing **PC**Charge.

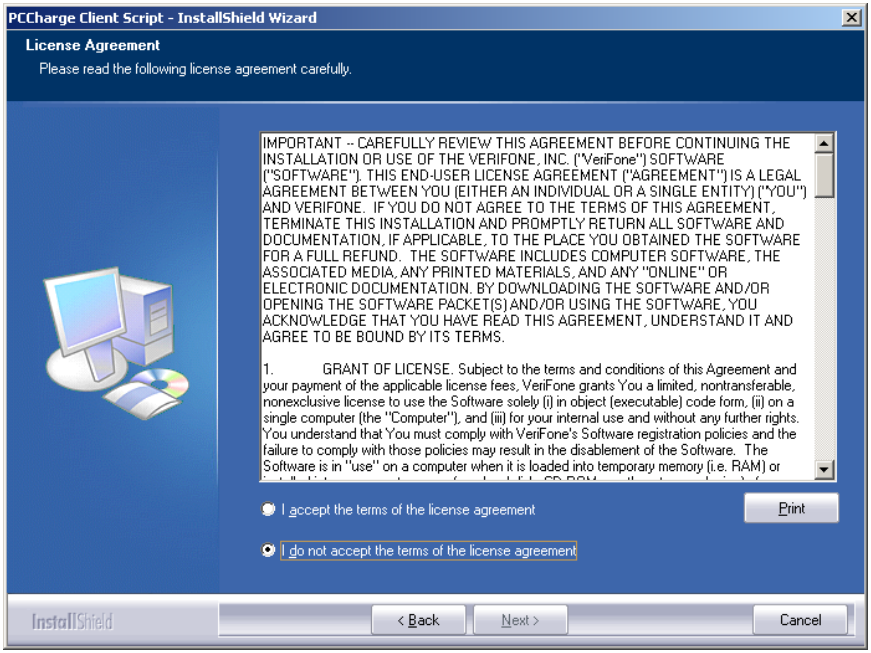
Welcome!

Click **Next >** to proceed to the next step in the installation process.



License Agreement

Select **I accept the terms of the license agreement** and click **Next >** to proceed to the next step in the installation process.



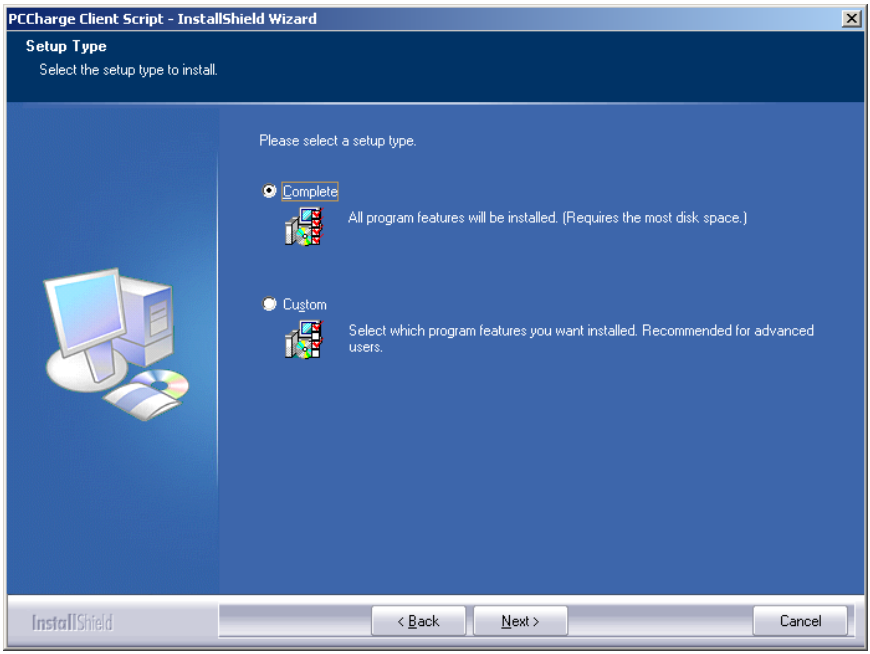
Setup Type

★	**Simple Explanation:** Most users should simply select **Complete** and click **Next >** to proceed to the next step in the installation process. You may then skip ahead to the section **Ready To Install** (see page 26).

You may select either **Complete** setup or **Custom** setup. Select **Complete** setup if you want to install all **PC**Charge program files and features. If you select **Custom** setup, you will be able to:

- Specify the **PC**Charge installation directory
- Specify which **PC**Charge utilities are installed

After you've selected a setup type, click **Next >** to proceed to the next step in the installation process. If you have selected **Complete** setup, you may then skip ahead to the section **Ready To Install** (see page 26). Otherwise, continue on to the next section.

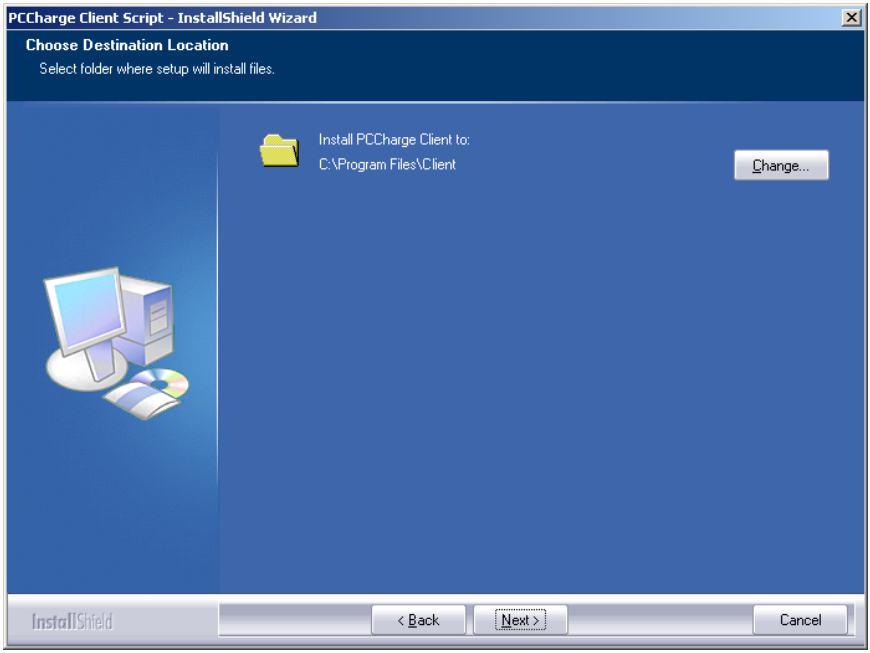


Choose Destination Location

★	**Simple Explanation:** If you selected **Complete** as your setup type, you may skip this section.

This window allows you to specify where on your local hard drive you'd like to install **PC**Charge Client. If you're upgrading **PC**Charge, use the **Browse...** button to specify the location of your existing installation directory. Most users should click **Next >** to proceed to the next step in the installation process.

!	**WARNING:** If you change the destination directory, it is vitally important that you install to your computer's local hard drive. You should not install **PC**Charge across a network to another computer's local hard drive. **PC**Charge uses system files that must be on the local computer's hard drive.

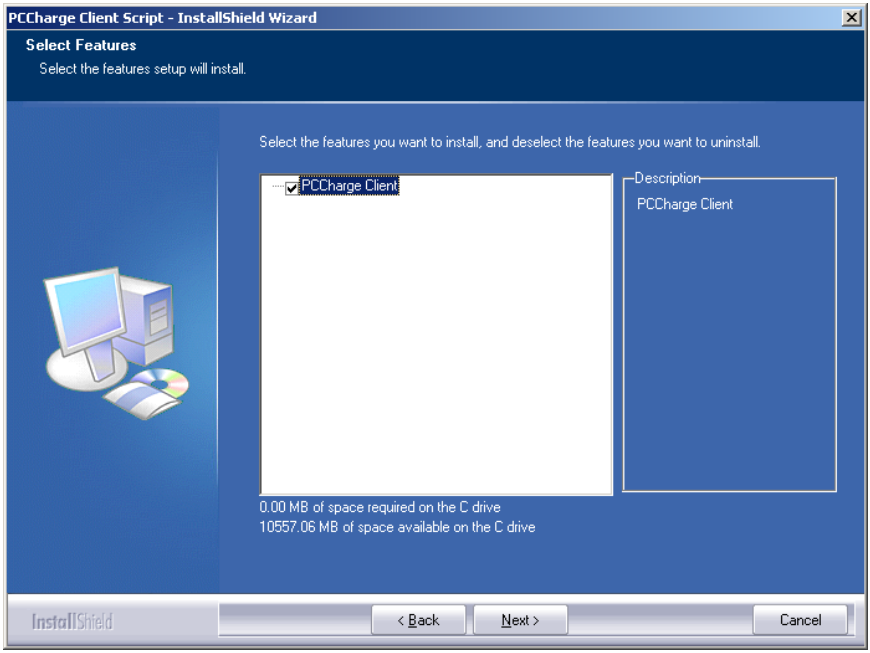


	Technical Details: **PC**Charge Client replaces/updates some Windows system files. This directory is where the original copies of those files are placed. If it should become necessary to restore your computer to its state before the install, these files would be retrieved. This would only be effective if no other programs had been installed since the installation of **PC**Charge Client. The installation of other programs may replace/update some of the same Windows system files, and restoring older versions of those files could result in disrupted functionality of those other programs.

Select Features

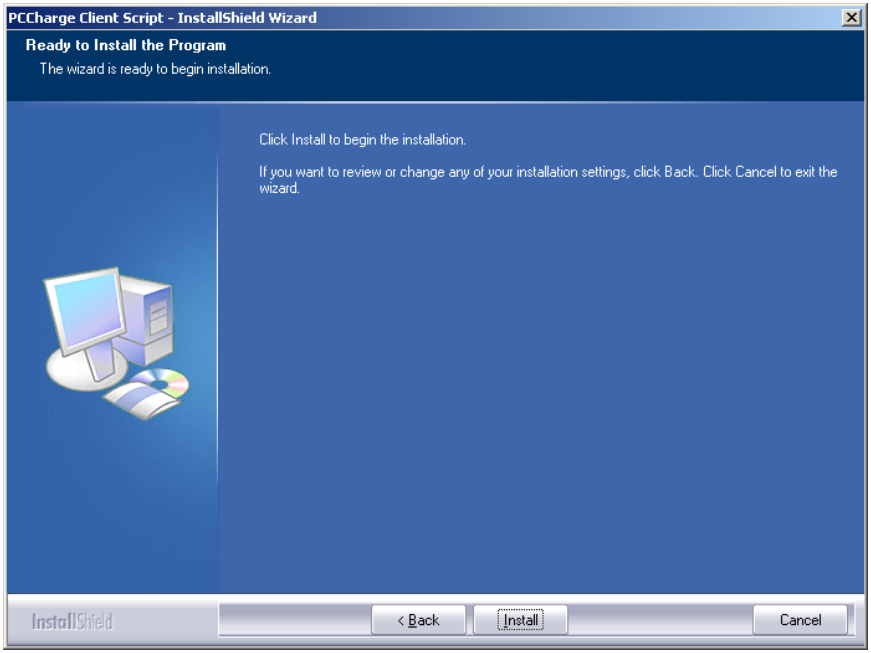
★	**Simple Explanation:** If you selected **Complete** as your setup type, you may skip this section.

This window allows you to specify which **PC**Charge features you'd like to install. You can uncheck a feature if you do not want that feature to be installed. Most users should click **Next >** to proceed to the next step in the installation process.



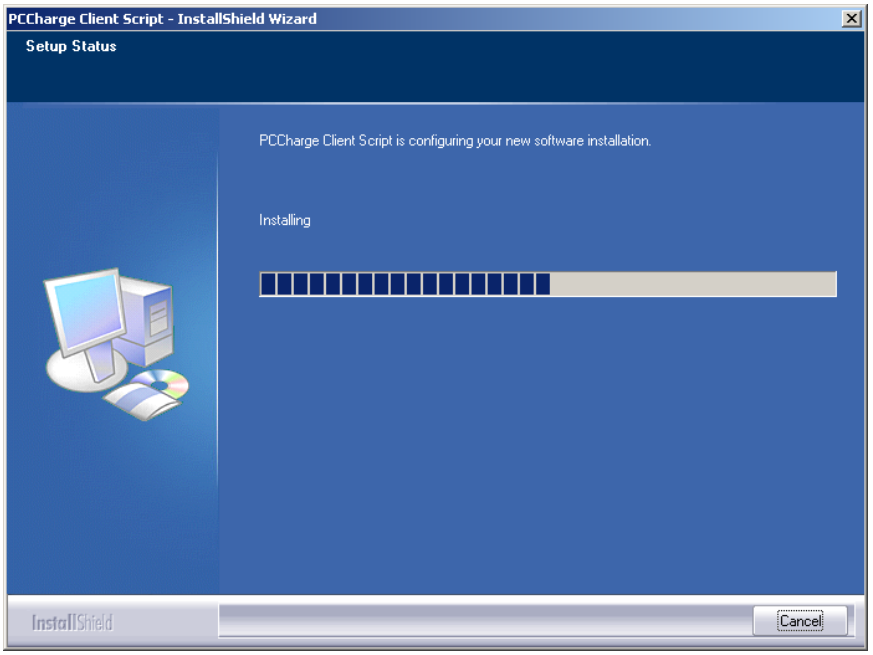
Ready to Install!

You are now ready to install **PC**Charge Client. Click **Next >** to proceed to the next step in the installation process.



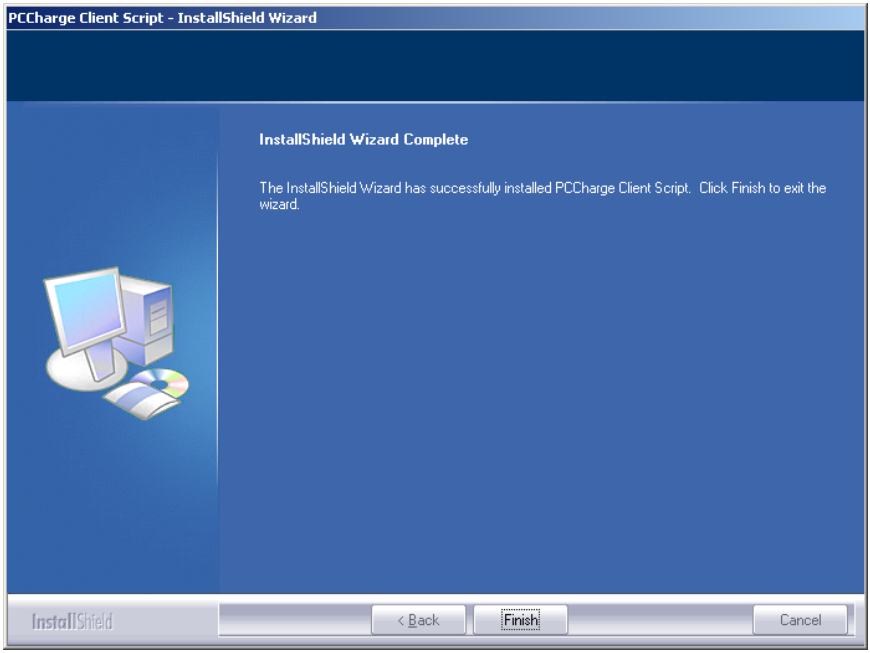
Installing

PCCharge is now being installed to your system. This process should only take a few minutes.



Installation Completed!

The installation process is complete. You may now remove the **PC**Charge Installation CD from your computer. Click **Finish** to proceed to **The Setup Process**.



Setup Process

During your first use of **PC**Charge Client, you will go through a setup process. If you need to make changes to the following settings at any time after the initial software setup, you can access all of the setup parameters from the **Setup** menu.

The following sections explain each window displayed during the **PC**Charge Client setup process.

Starting PCCharge Client

Simple Explanation: The following instructions explain how to start up **PC**Charge Client for the first time.

1. Click the Windows **Start** button (its default location is the bottom-left of your screen).
2. Click **Programs** (or **Program Files**).
3. Click **PCCharge Client**.
4. The following shortcuts are available:
   - **PCCharge Client Help File** -- Also available within **PC**Charge
   - **PCCharge Client Manual** -- The **PC**Charge manual in PDF format
   - **PCCharge Client Read Me** -- Readme shown during installation
   - **PCCharge Client** -- The **PC**Charge executable
   - **Uninstall PCCharge Client** -- Uninstalls **PC**Charge Client
5. Click **PCCharge Client** to start **PC**Charge Client.

Technical Details: If you chose to not have **PC**Charge Client added to the Windows Start Menu, you'll need to manually start **PC**Charge Client. You can do so by browsing to the **PC**Charge Client installation directory via Windows Explorer. The default location of the **PC**Charge Client executable is `C:\Program Files\PCCWClient\PCCWClient.exe`.

Note: You should be logged in to Windows as a user with administrator access in order to launch **PC**Charge.

Setup Wizard

Click **Next >** to proceed to the next step in the installation process.

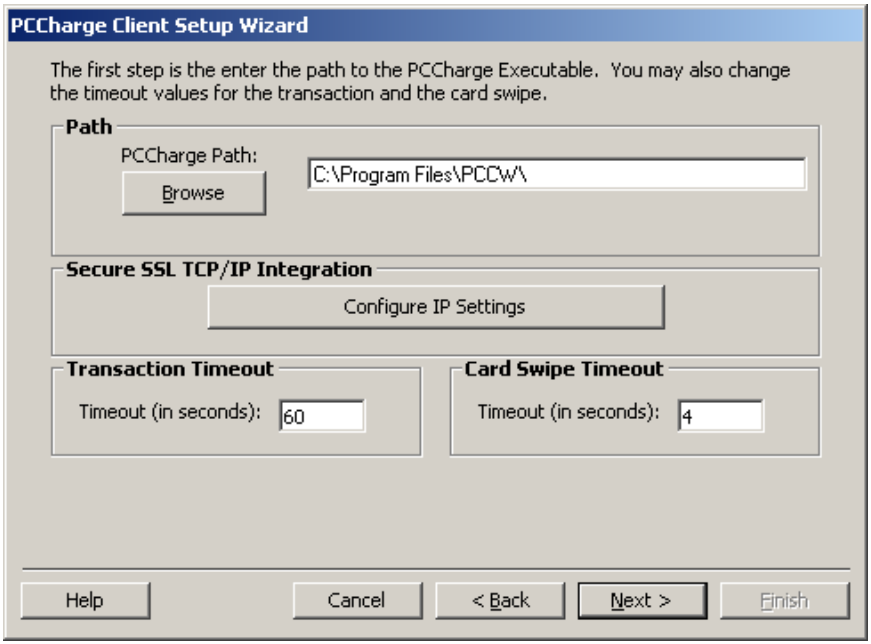
	**Note:** If changes are may to any payment processing account information in the **Server** location of **PC**Charge Pro/Payment Server, you should revisit this Setup Wizard to make sure that **PC**Charge Client has the most recent configuration information.

PCCharge Path

★	**Simple Explanation:** **PC**Charge Client needs to know where to find the "executable" file for the Server location of **PC**Charge. This window allows you to specify where that file is installed.

☛	**Note:** You may need the assistance of a network administrator (or someone else familiar with your local computer network) in order to complete the following steps.

☛	**Note:** If changes are may to any payment processing account information in the **Server** location of **PC**Charge Pro/Payment Server, you should revisit this Setup Wizard to make sure that **PC**Charge Client has the most recent configuration information.



1. You must specify the location of the main executable file for the **Server** location of **PC**Charge. Enter the filename and its path into the field labeled **PCCharge Path**, or use the **Browse** button to specify the location of your **PC**Charge executable.

   - The **PC**Charge Pro executable is: `pccw.exe`
   - The default **PC**Charge Pro path is: `C:\Program Files\pccw`
   - The **PC**Charge Payment Server executable is: `Active-Charge.exe`
   - The default **PC**Charge Payment Server path is: `C:\Program Files\Active-Charge`

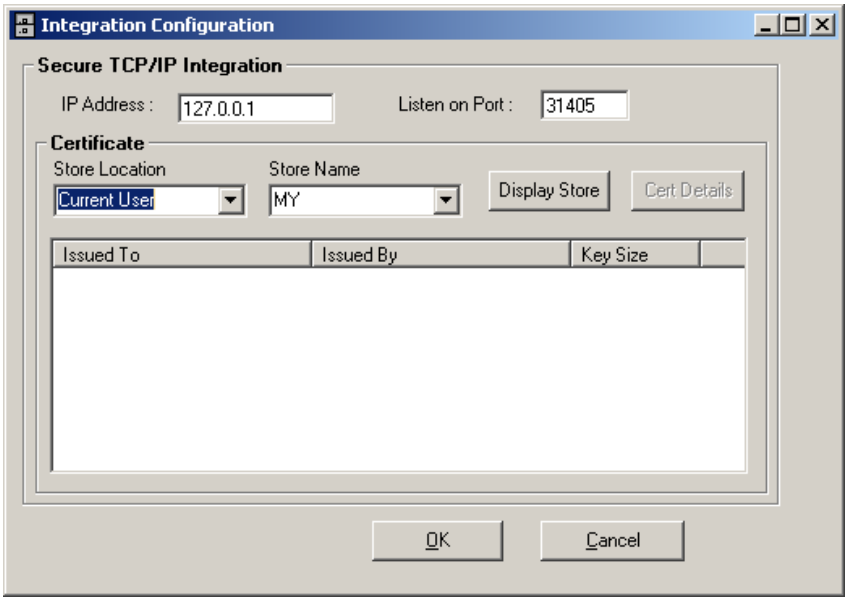
	Note: The example shows a path where Client is installed on the same machine as the server application. If the Client is not on the same machine as the server application, the installer will need to browse across the network to the machine that has the server application installed or use a UNC path. The installation directory of the server application MUST be shared out so that the Client can recognize it.

2. Click the **Configure IP Settings** button to access the **Integration Configuration** screen. As of 5-8-0, Client uses a Secure TCP/IP (SSL) connection to send transactions to the server. Not only do merchants have to set the path to the server application (so that they can run reports or access the customer database), but they need to enter the **IP Address** (Default = 127.0.0.1) of the server machine and the **Listen On Port** (Default = 31405) used for the secure TCP/IP connection.

	Note: The default address will only work if the Client and the server application are installed on the same machine. Otherwise, the installer will need to know the address of the server machine.

From the **Certificate** section, the merchant can select the **Store Location** and **Store Name** from the combo box. Click on **Display Store** to list all of the certificates under the selected location. The certificate details can be viewed by clicking the **View Details** button.

Click **OK** to set the certificate, or click **Cancel** to cancel the operation. If the installer cancels out of selecting the certificate, **Client** will not work.



3. Enter a **Transaction Timeout (in seconds)** to specify how long the **Client** will wait for the **Server** to respond to an attempted transaction. We recommend that most users set this to 60 initially, but you'll be able to adjust this value more precisely once you've had some experience with your processing company.

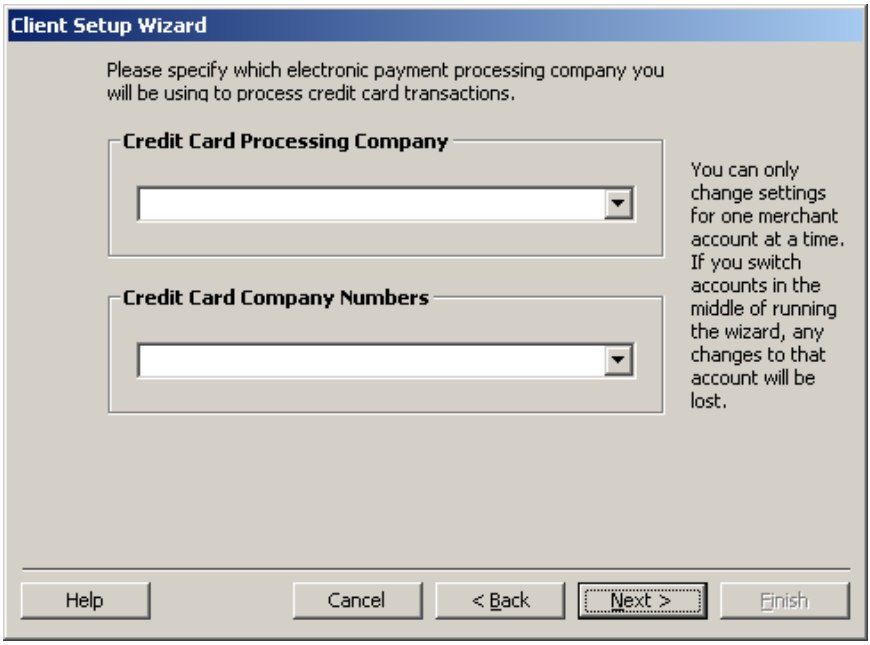
4. Enter a **Card Swipe Timeout (in seconds)** to specify how long the **Client** will wait for a card swipe device to completely transmit card information. We recommend that most users set this to 9 initially, but you'll be able to adjust this value more precisely once you've had some experience with your processing company.

5. Click **Next >** to proceed to the next step in the installation process.

Credit Card Processing Company Setup

★	**Simple Explanation:** This window allows you to set up your credit card processing account number in the **Client** software. If you don't need this ability, click the **Next** button and skip ahead to the section **Debit Card Processing Company Setup** (see page 37).

☛	**Note:** If changes are may to any payment processing account information in the **Server** location of **PC**Charge Pro/Payment Server, you should revisit this Setup Wizard to make sure that **PC**Charge Client has the most recent configuration information.



1. The **Credit Card Processing Company** drop-down list shows the credit card processing companies that have been set up at the **Server** location of **PC**Charge. Select the credit card processing company that will be accessed from this **Client** location.

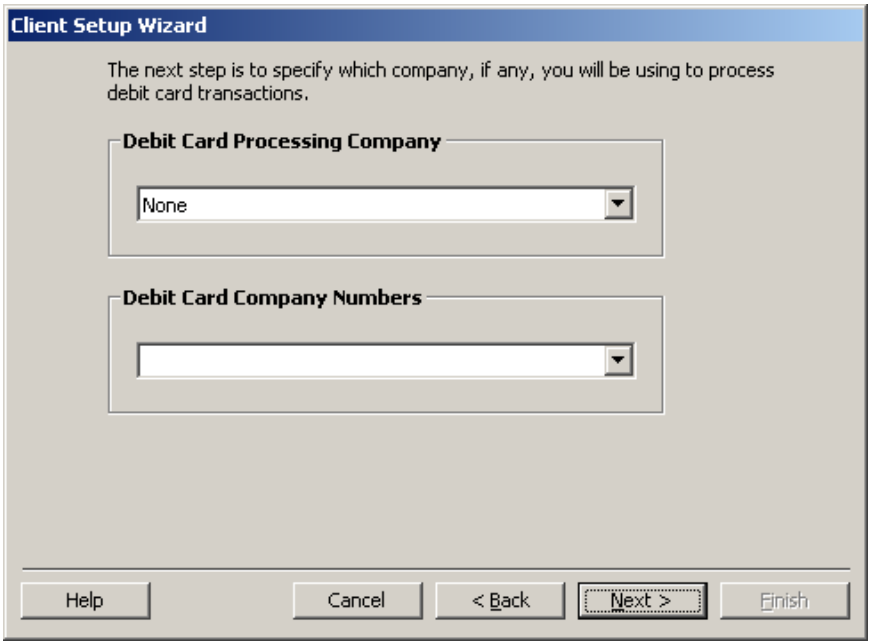
2. Select the **Credit Card Company Number** that will be accessed from this **Client** location.

3. Click **Next >** to proceed to the next step in the installation process.

Debit Card Processing Company Setup

★	**Simple Explanation:** This window allows you to set up your debit card processing account number in the **Client** software. If you don't need this ability, click the **Next** button and skip ahead to the section **Check Services Company Setup** (see page 37).

☛	**Note:** If changes are may to any payment processing account information in the **Server** location of **PC**Charge Pro/Payment Server, you should revisit this Setup Wizard to make sure that **PC**Charge Client has the most recent configuration information.



1. The **Debit Card Processing Company** drop-down list shows the debit card processing companies that have been set up at the **Server** location of **PC**Charge. Select the debit card processing company that will be accessed from this **Client** location.

2. Select the **Debit Card Company Number** that will be accessed from this **Client** location.

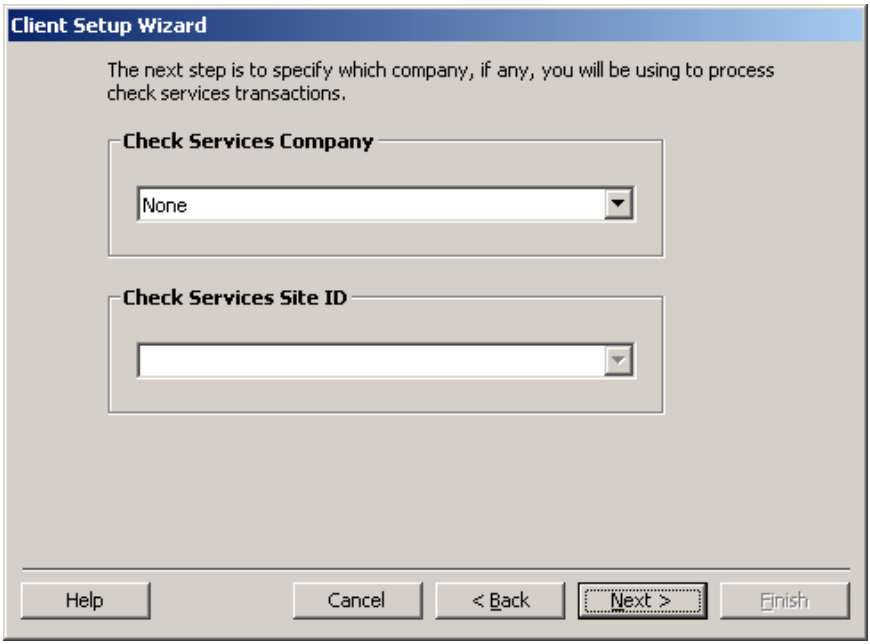
   - If you've selected Paymentech (GSAR) as your debit card processing company for Canadian debit cards, you will be prompted to enter your assigned three-digit **Paymentech Client Terminal ID**. This is a unique Terminal ID tied to a specific PIN pad serial number for your client workstation.

3. Click **Next >** to proceed to the next step in the installation process.

Check Services Company Setup

Simple Explanation: This window allows you to set up your check processing account number in the **Client** software. If you don't need this ability, click the **Next** button and skip ahead to the section **Gift Card Processing Company Setup** (see page 39).

Note: If changes are may to any payment processing account information in the **Server** location of **PC**Charge Pro/Payment Server, you should revisit this Setup Wizard to make sure that **PC**Charge Client has the most recent configuration information.



1. The **Check Services Company** drop-down list shows the check services companies that have been set up at the **Server** location of **PC**Charge. Select the check services company that will be accessed from this **Client** location.

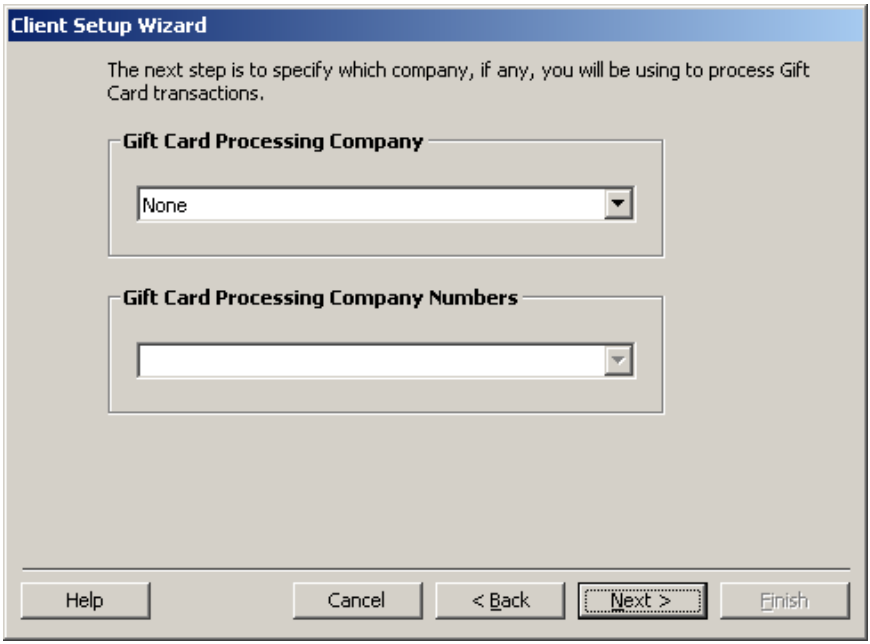
2. Select the **Check Services Site ID** that will be accessed from this **Client** location.

3. Click **Next >** to proceed to the next step in the installation process.

Gift Card Processing Company Setup

★	**Simple Explanation:** This window allows you to set up your debit card processing account number in the **Client** software. If you don't need this ability, click the **Next** button and skip ahead to the section **End of Automated Client Setup** (see page 40).

☛	**Note:** If changes are may to any payment processing account information in the **Server** location of **PC**Charge Pro/Payment Server, you should revisit this Setup Wizard to make sure that **PC**Charge Client has the most recent configuration information.



1. The **Gift Card Processing Company** drop-down list shows the gift card processing companies that have been set up at the **Server** location of **PC**Charge. Select the gift card processing company that will be accessed from this **Client** location.

2. Select the **Gift Card Processing Company Numbers** that will be accessed from this **Client** location.

3. Click **Next >** to proceed to the next step in the installation process.

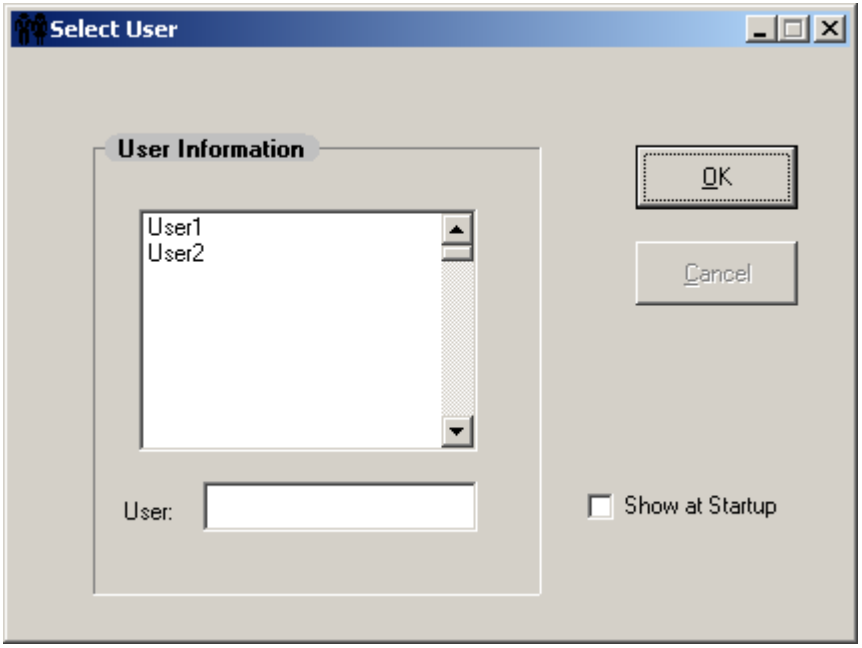
End of Setup Wizard

The automated setup process is complete. Click **Finish** to proceed to the final setup steps.

Client User Setup

★	**Simple Explanation:** This window allows you to specify which **PC**Charge user (from the **Server** location) you'll use to process transactions.

!	**WARNING:** You *must* have more than one user to properly use the **Client** software. Using **User1** to process multiple Client transactions will result in loss of data and/or program functionality.



1. Each **Client** location needs to have a different User. This window displays the users set up at the **Server** location of **PC**Charge.

2. Select the User for the current **Client** location by clicking on that User name.

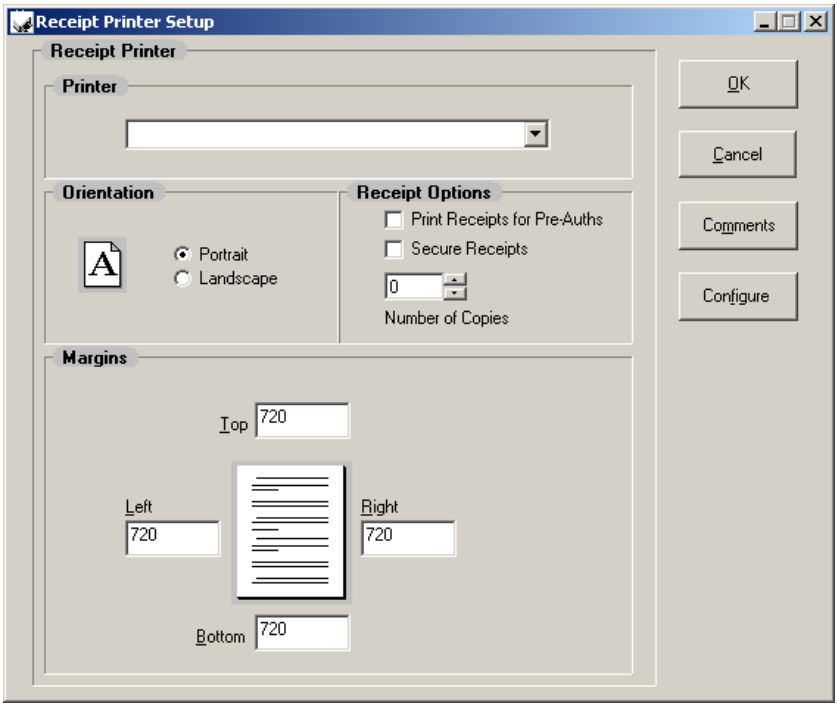
☛	**Note:** When **Show at Startup** option is checked, this **Select User** window will be displayed when the **Client** software starts up.

3. Select the User for the current **Client** location by clicking on that User name. Click OK to confirm your selection and continue on to the next section.

Client Receipt Printer Setup

★	**Simple Explanation:** The **Receipt Printer Setup** window allows you to select the printer you'll use to print receipts from this **Client** location. This window is separate from the **Receipt Printer Setup** window at the **Server** location. You may choose to set up (or not set up) receipt printing from either location (**Server** and/or **Client**). If you do not have a printer or you simply do not want to print receipts, leave this window set to its default settings (as shown below), click **OK**, and skip ahead to the section **Client Report Printer Setup** (see page 44).

☛	**Note:** You will be required to log in as **System**, **Manager**, or a Cashier with Hardware Configuration privileges in order to set up this feature.



1. Click the small drop-down arrow button to the right of the **Printer** field. Select the printer that **Client** will use to print receipts. Optional: You may configure your printer's settings by clicking the **Configure** button on the right side of this window.

2. Select the **Orientation** that you want for your printed receipts. You may select a **Portrait** or **Landscape** orientation.

3. In the section labeled **Receipt Options**, specify the **# of Copies** you want to print.

4. You now have the option to uncheck the box labeled **Print Receipts for Pre-Auths/Books**. Pre-auth and book transactions "set money aside" on a customer's credit card without actually initiating the transfer of funds from the customer's account to your account. These transaction types are often used when the exact final amount of the transaction is not known. Unchecking this box makes **PC**Charge not print out receipts for these two transaction types.

5. If you want the credit card number on all receipts to be "masked" (covered with X's), put a check in the box labeled **Secure Receipts**.

6. Set your **Margins**. The values for the margins are displayed in twips. There are 1440 twips in an inch, so the default setting of 720 twips is equal to one-half of an inch. The margin settings allow you to place the receipt information in different areas of the page to permit the use of preprinted invoices. We recommend that you leave these settings at their default values. You should wait until you see your printed receipts before you modify these values.

7. Click the **Comments** button. **Client** will display the **Receipt Comment Setup** window. This feature allows you to include a customized message at the end of your receipt. The comment section can be up to five (5) lines long, with each line being no longer than forty (40) characters. Click **OK** to save your comments.

8. Click the **OK** button. **Client** will display its main window. Proceed to the next section, **Client Report Printer Setup**.

Tested Receipt Printers

We test **Client** with a wide range of hardware in a variety of conditions. If you have hardware not shown on this list and are able use it successfully with your copy of **Client**, please contact us at feedback@pccharge.com and inform us of your results.

Set up each device as specified in the **Notes** column. If no additional information is given (other than the device to be selected from the drop-down list in **Client**), use the default settings listed above.

Note: Windows' generic text printer drivers were used for all printers that were tested on Windows 2003.

Manufacturer	Product	2000	XP	2003	Vista	2008	7	Notes
Citizen	CBM 1000	X	X	X				Manual tear-off. Drivers available online. Set up in **PC**Charge as **Roll Printer**. Set the **Column Width** to 40.
Citizen	iDP 3550	X	X	X				Drivers available online. Set up in **PC**Charge as **Roll Printer**. Set the **Column Width** to 40.

Manufacturer	Product	2000	XP	2003	Vista	2008	7	Notes
Citizen	CPM 10 (without card reader)	X	X					Thermal printer. Drivers available online. Set up in **PC**Charge as **Roll Printer**. Set the **Column Width** to 40.
Star Micronics	SP2000	X	X	X				Manual tear-off. Drivers available online. Set up in **PC**Charge as **Roll Printer**. Set the **Column Width** to 40.
Star Micronics	TSP143U	X	X	X				Automatically cut-off. Thermal printer. Drivers available online. Set up in **PC**Charge as **Roll Printer**. Set the **Column Width** to 40.
Star Micronics	TSP643C	X	X	X				Automatically cut-off. Thermal printer. Drivers available online. Set up in **PC**Charge as **Roll Printer**. Set the **Column Width** to 40.
Star Micronics	TSP700	X	X	X	X	X	X	Automatically cut-off. Thermal printer. Drivers available online. Set up in **PC**Charge as **Roll Printer**. Set the **Column Width** to 40. **All Windows 64-bit Users:** see **Note** at end of table.
Epson	M129C TM-T88IIIP	X	X					Drivers available online. Set up in **PC**Charge as **Roll Printer**. Set the **Column Width** to 39.
Epson	TM-T90	X	X					Set up in **PC**Charge as **Roll Printer**. Set the **Column Width** to 39.
Epson	TMU220B	X	X					Set up in **PC**Charge as **Roll Printer**. Set the **Column Width** to 45.
VeriFone	**PC**Charge Partner	X	X	X	X			Set up in **PC**Charge as **PCCharge Partner**. This device is a combined PIN pad, card reader, and receipt printer. You must set up the PIN pad functionality of this device prior to setting up any other functionality. Consult the documentation included with this device to determine how to set it up.

Note for All Windows 64-bit Users: The Star Micronics TSP700 printer was tested using with Windows' Generic Text Printer drivers. There are no 64-bit device drivers for this printer available from the manufacturer.

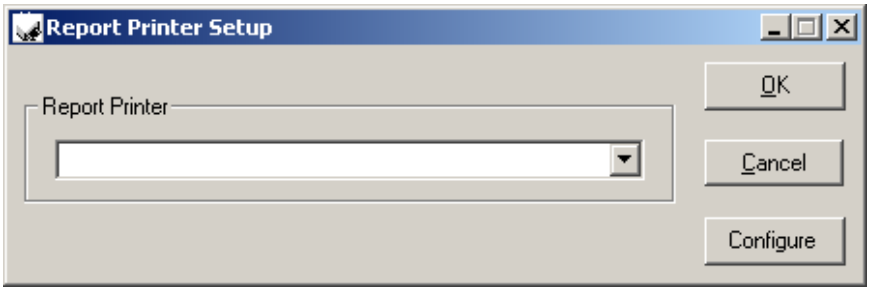
Note: The automatic tear-off feature (available with certain Star Micronics receipt printers) is only accessible when using Star Micronics' printer drivers. The feature is not accessible when using Windows' generic text printer drivers.

Client Report Printer Setup

Simple Explanation: This window allows you to set up a standard Windows-compatible printer to print reports from this **Client** location. This window is separate from the **Report Printer Setup** window at the **Server** location. You may choose to set up (or not set up) report printing from either location (**Server** and/or **Client**).

If you do not have a printer or you simply do not want to print receipts, leave this window set to its default settings (as shown below), click **OK**, and skip ahead to the section **Client Card Reader Setup** (see page 46).

Note: You will be required to log in as **System**, **Manager**, or a Cashier with Hardware Configuration privileges in order to set up this feature.



1. Click **Setup** on the menu bar. Click the **Printer** option. Click the **Report** option.

2. Click the small drop-down arrow button to the right of the **Report Printer** field. Select the printer that **Client** will use to print reports and contracts.

3. Click the **Configure** button. **Client** will cause Windows to display the configuration window for the printer selected in the **Report Printer** field.

4. Review the configuration window and make sure the correct settings have been configured for your printer. You may want to refer to your printer's documentation. Click the **Print** button when you're done to return to the **Report Printer Setup** window.

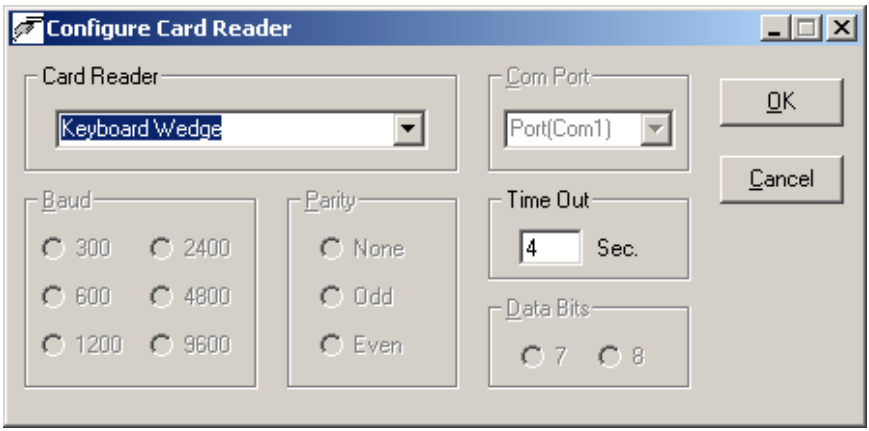
5. Click the **OK** button to return to the main **Client** window. Proceed to the next section, **Client Card Reader Setup**.

Client Card Reader Setup

★	**Simple Explanation:** This window allows you to set up a card reader to "swipe" cards--that is, to read the data stored on the card's magnetic strip by manually passing it through the card reader. This window is separate from the **Card Reader Setup** window at the **Server** location. You may choose to set up (or not set up) this device at either location (**Server** and/or **Client**). If you do not have a card reader installed on your machine, leave this window set to its default setting (as shown below, with **Keyboard Wedge** selected) and skip ahead to the next section, **Client PIN Pad Setup** (see page 51).

☛	**Note:** If you are processing debit card transactions, you'll need to have a card reader and PIN Pad connected to your computer.

☛	**Note:** You will be required to log in as **System**, **Manager**, or a Cashier with Hardware Configuration privileges in order to set up this feature.



1. Click **Setup** on the menu bar. Click the **Devices** option. Click the **Card Reader** option.

2. Click the small drop-down arrow button (to the right of the **Card Reader** field). Select the type of card reader that you'll use with **Client**.

   - **Serial Reader** -- A serial card reader is connected to your computer's COM port by a cord that ends in a 9-pin plug.

   - **Keyboard Wedge** -- A keyboard wedge reader is usually a card swipe device that connects in between your keyboard and your computer. However, the setting **Keyboard Wedge** also refers to keyboards with built-in card readers.

3. If you've selected **Keyboard Wedge**, complete the following steps:

   - Notice the default **Time Out** value (4 seconds). This value determines how long **Client** waits for a card swipe to be completed. You should not change the default value unless you are experiencing difficulties with your device.

   - Click **OK** to save these settings and return to the main **Client** window. You may now perform a test transaction using your device (see page 55), or you may proceed to the next section, **Client PIN Pad Setup** (see page 51).

4. If you've selected **Serial Reader**, Review the **Tested Card Readers** table (at the end of this **Card Reader Setup** section) to determine if there are any special settings recommended for your card reader. Next, complete the following steps:

   - Select the baud appropriate for your serial card reader (the default value is **9600**). This information should be provided by your device's documentation.

   - Select the parity that the serial card reader uses. This information should be provided by your device's documentation.

   - Click the small drop-down arrow button (to the right of the **Com Port** field). Select the COM port of the serial card reader that you'll use with **Client**. Most users can select **Port(Com1)**, but some users may have plugged the device into port 2 and should select **Port(Com2)**.

   - Select the data bits setting appropriate for your serial card reader (the default value is **8**). This information should be provided by your device's documentation.

   - Click **OK** to save these settings and return to the main **Client** window. You may now perform a test transaction using your device (see page 55), or you may proceed to the next section, **Client PIN Pad Setup** (see page 51).

Tested Card Readers

We test **Client** with a wide range of hardware in a variety of conditions. If you have hardware not shown on this list and are able use it successfully with your copy of **Client**, please contact us at feedback@pccharge.com and inform us of your results.

Set up each device as specified in the **Notes** column. If no additional information is given (other than the device to be selected from the drop-down list in **Client**), use the default settings listed above.

Manufacturer	Product	2000	XP	2003	Vista	2008	7	Notes
Cherry	Cherry Keyboard MY 7000	X	X					Set up in **Client** as **Keyboard Wedge**. Review the **Note** at the end of this table and refer to your Cherry manual to determine how to configure the following settings: • Enable **Header** for track 1 and set to % • Enable **Terminator** for track 1 and set to ? • Enable **Header** for track 2 and set to ; • Enable **Terminator** for track 2 and set to ?
Cherry	Cherry Keyboard MY 8000	X						
IDTech	MiniMag Reader Model# IDMB-334112B	X	X	X	X			USB wedge reader. Set up in **Client** as **Keyboard Wedge**.
IDTech	MiniMag Reader Model# IDMB-333112B	X	X	X	X			Keyboard Wedge (connects via PS/2 keyboard). Set up in **Client** as **Keyboard Wedge**.
IDTech	Serial Model # WCR3321-12	X	X	X				Set up in **Client** as **Serial Reader**. • **Baud** = 9600 • **Parity** = Even • **Data Bits** = 7
IDTech	USB Model # IDT3331-12U	X	X	X	X			Set up in **Client** as **Keyboard Wedge**.
IDTech	VersaKey Keyboard Model# IDKA-334333B	X	X	X	X	X	X	USB Keyboard. Set up in **Client** as **Keyboard Wedg**e.
IDTech	Model IDMB-334133B	X	X	X	X	X	X	Set up in **PC**Charge as **Keyboard Wedge**.
IDTech	VersaKey Keyboard Model# IDKA-234112B	X	X	X	X			USB Keyboard. Set up in **Client** as **Keyboard Wedge**. For Windows Server 2003, download drivers from http://idtechproducts.com. For Windows Vista, you must boot computer with a different keyboard attached and then plug in and Vista will automatically install the drivers.
IDTech	VersaKey Keyboard Model# IDKA-233112W	X	X	X	X			PS/2 Keyboard. Set up in **Client** as **Keyboard Wedge**.

Manufacturer	Product	2000	XP	2003	Vista	2008	7	Notes
MagTek	Maxi Micr	X	X	X	X			Check and card swipe device. Set up in **Client** as **Keyboard Wedge**.
MagTek	Mini Micr	X	X	X	X			Check and card swipe device. Set up in **Client** as **Keyboard Wedge**.
SEMTEK	Model 9272USB	X	X	X				Set up in **Client** as **Keyboard Wedge**.
Uniform Industrial	USB Model MSR210U-33AUBN	X	X	X	X	X	X	Set up in **Client** as **Keyboard Wedge**.
VeriFone	MX830	X	X	X	X	X	X	Set up in **PC**Charge as **Keyboard Wedge**. This device is a combined PIN pad and card reader. You must set up the PIN pad functionality of this device prior to setting up any other functionality.
VeriFone	**PC**Charge Partner	X	X	X	X			Set up in **Client** as **Keyboard Wedge**. This device is a combined PIN pad, card reader, and receipt printer. You must set up the PIN pad functionality of this device prior to setting up any other functionality. Consult the documentation included with this device to determine how to set it up.
VeriFone	**PC**Charge Performer [SC 5000 (MAC or DUKPT)]	X	X	X	X	X	X	Set up in **Client** as **Keyboard Wedge**. This device is a combined PIN pad and card reader. You must set up the PIN pad functionality of this device prior to setting up any other functionality. Smart card reader functionality is not supported. Windows 7 was only tested with SC 5000 DUKPT.
VeriFone	MX830	X	X	X	X	X	X	Set up in **PC**Charge as **Keyboard Wedge**. This device is a combined PIN pad and card reader. You must set up the PIN pad functionality of this device prior to setting up any other functionality.
VeriFone	VX810(MAC or DUKPT)	X	X	X	X	X	X	Set up in **Client** as **Keyboard Wedge**. This device is a combined PIN pad and card reader. You must set up the PIN pad functionality of this device prior to setting up any other functionality. Smart card reader functionality is not supported.

Note: The following example text shows the correct format of a swiped transaction after a Cherry keyboard device has been properly configured. You can use Microsoft's Notepad to view a swiped transaction.

```
%B6011000998980019^DISCOVERY / JD^0412123456?
;6011000998980019=0412123456?
```

Additionally, Cherry Electronics has created a page on their website that details the setup of the Cherry Keyboard MY 7000/8000.

http://support.cherry.de/english/new_faqkb.asp?faqkbid=237

Client Check Reader Setup

Simple Explanation: No additional setup is required for Check Reader devices. Once a device is set up as a Card Reader, it can also be used as a Check Reader.

Note: You will be required to log in as **System**, **Manager**, or a Cashier with Hardware Configuration privileges in order to set up this feature.

Tested Check Readers

We test **Client** with a wide range of hardware in a variety of conditions. If you have hardware not shown on this list and are able use it successfully with your copy of **Client**, please contact us at feedback@pccharge.com and inform us of your results.

Set up each device as specified in the **Notes** column.

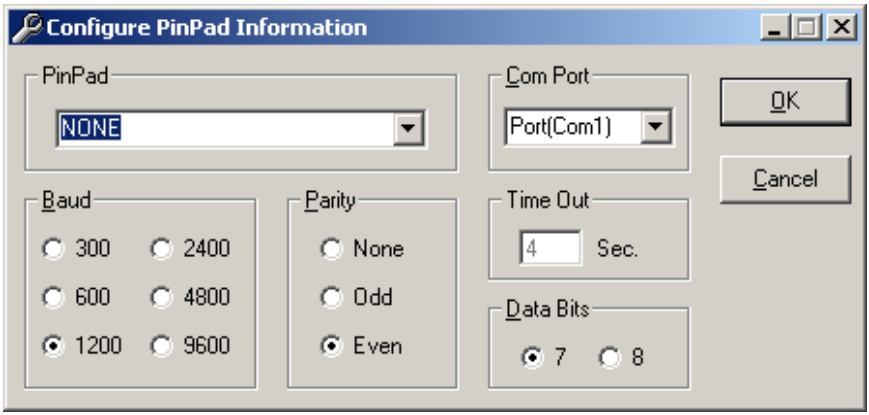
Manufacturer	Product	2000	XP	2003	Vista	2008	7	Notes
MagTek	Maxi Micr	X	X	X	X			Check and card swipe device. Set up in **Client** as **Keyboard Wedge**.
MagTek	Mini Micr	X	X	X	X			Check and card swipe device. Set up in **Client** as **Keyboard Wedge**.

Client PIN Pad Setup

★	**Simple Explanation:** This window allows you to set up a PIN Pad for accepting debit transactions. If you do not have a PIN Pad installed on your machine, leave this window set to its default setting (as shown below, with **NONE** selected) and skip ahead to the next section, **Performing Test Transactions** (see page 55).

☛	**Note:** If you plan to process debit card transactions, you'll need to have a card reader and PIN Pad connected to your computer.

☛	**Note:** You will be required to log in as **System**, **Manager**, or a Cashier with Hardware Configuration privileges in order to set up this feature.



1. Click **Setup** on the menu bar. Click the **Devices** option. Click the **Pin Pad** option.

2. Review the **Tested PIN Pads** table (at the end of this **PIN Pad Setup** section) to determine if there are any special settings recommended for your PIN pad.

3. Click the small drop-down arrow button to the right of the **PIN Pad** field. Select the PIN Pad that you'll use with **Client**. Depending on the **PIN Pad** selected, you may not need to set up all (or any) of the following fields.

    - Click the small drop-down arrow button to the right of the **Com Port** field. Select the COM port of the PIN pad that you'll use with **Client**. Most users can select `Port(Com1)`, but some users may have plugged the device into port 2 and should select `Port(Com2)`.

    - Select the baud appropriate for your PIN pad (the default value is **1200**). This information should be provided by your device's documentation.

    - Notice the default **Time Out** value (4 seconds). This value determines how long **Client** waits for input from the PIN pad. You should not change the default value unless you are experiencing difficulties with your device.

- Select the parity that the PIN pad uses (the default setting is **Even**). This information should be provided by your device's documentation.

- Select the data bits setting appropriate for your PIN pad (the default setting is **7**). This information should be provided by your device's documentation.

- If you've selected the **VeriFone SC 5000 (MAC)** or **VeriFone V^{X}810 (MAC)** as your **PinPad**, select the appropriate debit card processor and then click the **Key Change** button that appears under the **Cancel** button. **PC**Charge will contact your processing company and synchronize your PIN pad's key with what your processing company has set up for your debit account. Your Canadian debit account must be the active merchant number at the time of the Key Change request.

4. Click **OK** to save these settings and return to the main **Client** window. You may now perform a test transaction using your device (see page 55), or you may proceed to the section **User's Guide** (see page 59).

Tested PIN Pads

We test **Client** with a wide range of hardware in a variety of conditions. If you have hardware not shown on this list and are able use it successfully with your copy of **Client**, please contact us at feedback@pccharge.com and inform us of your results.

Set up each device as specified in the **Notes** column. If no additional information is given (other than the device to be selected from the drop-down list in **Client**), use the default settings listed above.

Note: Some PIN pads will only work with certain payment processing companies. Check with your processing company and/or merchant service provider to determine which PIN pads are available for you to use.

Manufacturer	Product	2000	XP	2003	Vista	2008	7	Notes
Ingenico	3010	X	X	X				Set up in **Client** as **Ingenico 3010**.
Ingenico	eN-Crypt 2100	X	X	X				Set up in **Client** as **eN-Crypt 2100**.
VeriFone	1000	X	X	X	X			Set up in **Client** as **VeriFone 101/1000**. • **Baud** = 1200 • **Parity** = Even • **Data Bits** = 7 • **Time Out** = 4
VeriFone	1000 SE	X	X	X	X	X	X	Set up in **Client** as **VeriFone 101/1000**. **Windows 7/2008 and all Windows 64-bit Users:** see **Note** at end of table. • **Baud** = 1200 • **Parity** = Even • **Data Bits** = 7 • **Time Out** = 4

Manufacturer	Product	2000	XP	2003	Vista	2008	7	Notes
VeriFone	1000 SE USB	X	X	X	X	X	X	Set up in **PC**Charge as **VeriFone 101/1000**. **Windows 7/2008 and all Windows 64-bit Users:** see **Note** at end of table. • **Baud** = 1200 • **Parity** = Even • **Data Bits** = 7 • **Time Out** = 4
VeriFone	2000	X	X	X				Set up in **Client** as **VeriFone 2000**. • **Baud** = 1200 • **Parity** = Even • **Data Bits** = 7 • **Time Out** = 4
VeriFone	Everest	X	X	X				Set up in **Client** as **VeriFone Everest**. Device must be on COM port 1. Requires device drivers from **VeriFone**.
VeriFone	Everest Plus	X	X	X				Set up in **Client** as **VeriFone Everest**. Device must be on COM port 1. Requires device drivers from **VeriFone**.
VeriFone	MX830	X	X	X	X	X	X	Serial only device. Set up in **PC**Charge as **MX830**. • **Baud** = 115200 • **Parity** = None • **Data Bits** = 8 • **Time Out** = 9
VeriFone	**PC**Charge Partner	X	X	X	X			Set up in **PC**Charge as **PCCharge Partner**. This device is a combined PIN pad, card reader, and receipt printer. You must set up the PIN pad functionality of this device prior to setting up any other functionality. Consult the documentation included with this device for setup .
VeriFone	**PC**Charge Performer [SC 5000 (MAC)]	X	X	X	X	X	X	Set up in **PC**Charge as **VeriFone SC5000 (MAC)**. Canadian debit processing only. • **Baud** = 9600 • **Parity** = None • **Data Bits** = 8 • **Time Out** = 4
VeriFone	**PC**Charge Performer [SC 5000 (DUKPT)]	X	X	X	X	X	X	Set up in **PC**Charge as **VeriFone SC5000 (DUKPT)**. American debit processing only. • **Baud** = 1200 • **Parity** = Even • **Data Bits** = 7 • **Time Out** = 4

Manufacturer	Product	2000	XP	2003	Vista	2008	7	Notes
VeriFone	VSP200	X	X	X	X	X	X	This device is only compatible with the Elavon payment processing network. Set up in **PC**Charge as **VeriFone V^{X}810**. American debit processing only. • **Baud** = 9600 • **Parity** = Even • **Data Bits** = 7 • **Time Out** = 4
VeriFone	V^{X}810 (MAC)	X	X	X	X	X	X	Set up in **PC**Charge as **VeriFone V^{X}810 (MAC)**. Canadian debit processing only. • **Baud** = 9600 • **Parity** = None • **Data Bits** = 8 • **Time Out** = 4
VeriFone	V^{X}810	X	X	X	X	X	X	Set up in **PC**Charge as **VeriFone V^{X}810**. American debit processing only. • **Baud** = 9600 • **Parity** = Even • **Data Bits** = 7 • **Time Out** = 4

Note for Windows 7 and 2008 Users: Windows 7 and 2008 have been tested to work with all VeriFone PP1000se devices with part numbers higher than 170. **Example:** P003-**180**-02-USA. Windows 7 and 2008 have also been tested to work with VeriFone PP1000se USB (P/N P003-190-02-WWE). This device is powered solely by the USB cable, unlike other PP1000se devices.

Note for All Windows 64-bit Users: Only VeriFone PP1000se P/N P003-180-02-USA was tested. There is currently no 64-bit driver for the USB powered VeriFone PP1000se P/N P003-190-02-WWE device (as of 06/07/10).

Performing Test Transactions

★	**Simple Explanation:** These test transactions will help you to determine if your modem is set up properly and working with your payment processing company. Since these test transactions will be performed using a live credit card number, actual funds will be transferred to and from your account. If you get an appropriate response from these transactions (as described below), you'll be ready to begin processing "live" transactions using **PC**Charge.

☛	**Note:** The copy of **PC**Charge Pro/Payment Server at the **Server** location must be running and functioning correctly in order to process the transactions sent from **PC**Charge Client.

1. **Client** should be displaying the **Credit Card Sale** window. It will look similar to the window displayed below, but will may vary slightly from what you see in your copy of **Client** (since different credit card processing companies offer different abilities).

2. You'll need a credit card with an active account (use one that has adequate funds for testing purposes). We suggest that you use your own credit card, since you'll be transferring funds from that card's account to your business' merchant account. Enter the credit card's number into the **Credit Card Number** field. Make sure that you enter the number without spaces or dashes.

3. Click in the white space next to the words **Card Member** and type in the cardholder name exactly as show on the credit card. Look at the **Card Issuer** field. It should now display the type of card being processed (VISA, MC, DISC, etc.). If UnKn is displayed, it means that the card number you've entered is incorrect and that you'll need to re-enter it. After you've re-entered it, click in the white space next to the words **Card Member**. **PC**Charge should display the correct card type in the **Card Issuer** field.

4. Enter the card's four-digit expiration date into the **Exp. Date (MMYY)** field without using spaces or dashes.

5. Enter the number 1 into the **Amount** field without a dollar sign or a decimal point. **Client** will automatically recognize 1 as one dollar. Click the **Process** button.

6. **Client** may ask if the customer's card is present. Click **Yes**. You may be asked if you want to enter a ticket number. Click **No**. Finally, **Client** may ask if you want to enter CPS qualifiers (AVS information). Click **No**.

Technical Details: **Client** is asking if the card is present to determine if you can provide the CVV2/CVC2 number shown on the back of the card, which would help you to obtain better per-transaction rates. You would normally provide the ticket number and CPS qualifiers (AVS information) during a "live" transaction to obtain better per-transaction rates.

7. Watch the status window near the bottom-left of the **Client** main window. This will display the status of the transaction being processed. **Client** will make two attempts to contact the processing company and make a transaction request. Once you've received a **Result** for the transaction, compare it to the four possible scenarios listed below.

   - If the processing company is contacted and the transaction is authorized, **Client** will display a **Result** of CAPTURED and some other information related to that transaction. If you receive a **Result** of CAPTURED, proceed to step 9.

   - If the processing company is contacted and the transaction is not authorized, **Client** will display a **Result** of NOT CAPTURED and a Response indicating the reason for the transaction was not captured. This error message may vary, but some of the likely possibilities are shown below. These indicate that you've successfully processed a test transaction, even though the response shows that the transaction was not authorized. If you receive a **Result** of NOT CAPTURED and one of these responses, proceed to step 13.

     Example Responses: Declined, Lost Card, Stolen Card, Hold-Call, Call for Auth, Pick Up Card

- If neither attempt at contacting the processing is successful, **Client** will display **Result** of NOT CAPTURED and a communications-related error message for a **Response**. This error message may vary, but some of the likely possibilities are shown below. If you receive a communications-related error message for a **Response**, investigate the **Server** location.

  Example Responses: Port Access Error, No Carrier, No Dial Tone, No Answer, Connect Failure, Com Error

- If you received some other error message, you will need to contact Technical Support at (877) 659-8981.

8. Since you've received a **Result** of CAPTURED, you know that the **Client** location is properly communicating with the **Server** location. Click **OK** on the **Result** window.

Note: This means that $1.00 from the credit card has been reserved or "put on hold". This step in transaction processing is called "authorization". The next step in transaction processing is called "settlement".

Settlement is when your payment processing company instructs your business' bank and the cardholder's bank to initiate the transfer of authorized transaction funds. For some processing companies, this happens automatically. For others, it must be manually initiated. In either case, settlement is a **HIGHLY IMPORTANT** step in payment processing. During "live" processing, you will not receive your funds unless your authorizations are settled. The following steps will take you through settlement of your test transaction.

9. Contact the administrator of the **PC**Charge **Server** location. Ask the administrator to **Void** the test transaction you just processed (so that no funds are deducted from the card you used).

10. Now that you've successfully processed a test transaction, you may begin processing live transactions. Continue on to the next section, **User's Guide**, to learn how to use the functionality of **Client**.

Note: If you think that your account is set up to process other credit card types (American Express, Discover, MasterCard, etc.), you may also perform test transactions using those credit card types. To test a different credit card type, just repeat steps 1-13 (using the new card type).

User’s Guide

This section describes how to process single transactions, view reports, and use other options accessible in **Client**.

Main Window

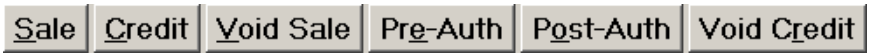
The **Main Window** is the focal point of your **Client** software. It is the window you will see first when the software is started. You can access any function of the software from the **Main Window**.

	**Note:** Your **Main Window** may look slightly different, depending on which processing company you're using.

Menu Bar -- (Top of the main window) -- The menu bar is a generic Windows-based menu system. The menu bar allows you to access every feature of **Client**.

Icon Bar -- (Top of the main window) -- The **Icon Bar** allows you to access six of the main functions of the software: credit card processing, debit card processing, check processing, gift card processing, cashier log on/off, the customer database, and the help file. Simply click the appropriate icon to access the desired function.

Action Selector Row -- The Action Selector Row allows you to select the type of transaction to be performed. As you access different functions of the software, the Action Selector Row changes. The Action Row displays all types of actions that can be performed using the currently selected processor and processing function (**Example:** Functions available when processing credit card transactions are not all available when processing debit card transactions).



Active Company Display -- (Bottom-middle of the main window) -- This drop-down box displays the currently selected merchant account number and the company name associated with that account. Whatever account is shown here will be used to process all credit card transactions performed from the **Credit Card Transactions** window.

Processing Transactions

Client was designed to process four types of transactions:

- Credit Card Transactions
- Debit Card Transactions
- Check Services Transactions
- Gift Card Transactions

Before trying to process any transactions, make sure you have followed all the steps in the **Setup Wizard** section of this documentation (see page 31). Next, make sure that the **Server** location is running.

The following sections give specific information on processing each of the four transaction types available in **Client**.

Credit Card Transactions

Using Credit Card Processing

	**Note:** The following instructions describe a standard Sale transaction. For information on other transaction types, consult the section **Credit Card Transaction Types** (see page 66).

From the main **Client** window (see page 60), click the Credit icon to access the Credit Card Transaction window. Or, click **Transactions** on the menu bar, and then click the **Credit Card** option.

	**Note:** If you are using a PIN pad device with **PC**Charge, you must click the **Credit** icon before you can swipe a credit card through your PIN pad (even if the **Credit Card** window is already onscreen). This will activate the magnetic strip reader and make it ready for use.

1. From the Action Selector Row, select the desired transaction type (Sale, Credit, etc.).

2. In a **RETAIL** environment: Swipe the credit card through your card reader. If the card is swiped, the credit card number, card member, and expiration date are immediately masked and X's will be displayed for those fields, as in the example above. The mouse-over hover tooltip will show the first two digits, masking X's, and the last four digits of the card number.If a card reader is not available, type in the **Credit Card Number** and **Exp. Date**.

3. In a **NON-RETAIL** environment: Type in the **Credit Card Number** and **Exp. Date**. **Client** will display the **Card Issuer** (VISA, DISC, AMEX, etc.).

4. Enter the dollar **Amount** of the transaction.

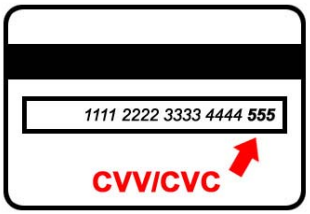
5. Enter your invoice number (or some internal reference number) in the **Ticket Number** field. This field is required for some processing companies (check your processor's information in the **PC**Charge Appendix).

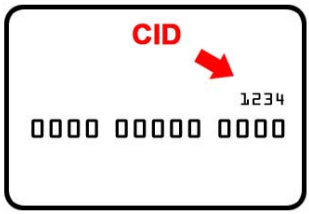
6. If you are in a non-retail environment (or are manually entering transactions in a retail environment), type in the cardholder's **Street** address and **Zip** code. This information is optional with most payment processing companies, but you'll usually get a better per-transaction rate if you supply it.

7. Enter the **Card Verification Value** if the card has one. This information is optional with most payment processing companies, but you'll usually get a better per-transaction rate if you supply it.

   - **Visa / MasterCard / Discover** -- enter the last three digits from the long number on the back of the credit card (below the magnetic stripe).

   - **American Express** -- enter the four digits from above the credit card number on the front of the credit card.





8. Click the **Process** button. **Client** will connect to the **Server** location.

9. You may be prompted to enter additional information. Input any extra information as instructed by **Client**.

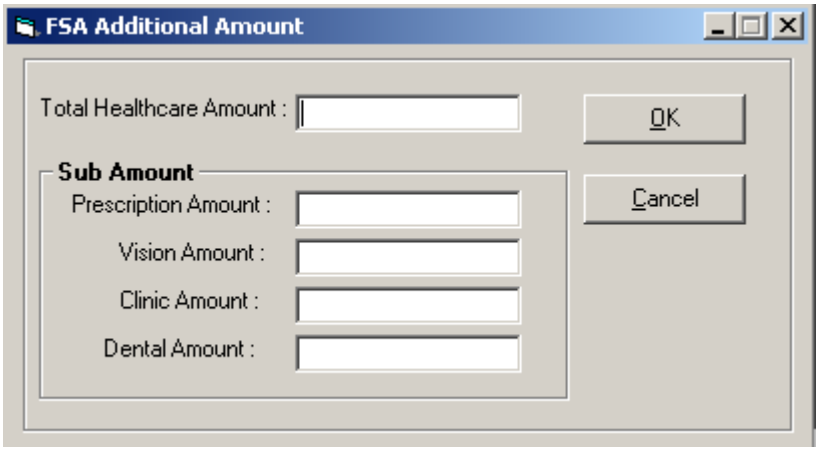
10. The **Server** location will contact your payment processing company and get a transaction response. Finally, the **Server** location will return the transaction response to you (at the **Client** location).

	Technical Details: Most responses will be received in 5-20 seconds, depending on whether a modem or TCP/IP connection is used. There is no status message while the transaction is processing, so please allow enough time for the transaction to process (up to 90 seconds) before assuming the transaction didn't process. If the transaction was unsuccessful, the **Server** location should return a response explaining the problem. If you are concerned about processing duplicate transactions, please enable the **Require Duplicate Transactions to be Forced** feature at the **Server** location (consult the section **Configure Setup** or **Preferences** in the **PC**Charge Pro or Payment Server manual, respectively).

FSA/HRA Transactions

The Credit Card Transaction form now has a checkbox for FSA transactions if the **Enable FSA/HRA Cards** option is enabled in the processor setup. This **FSA** checkbox, which appears in the lower right side of the Credit Card Transaction form, can be enabled to 'force' the prompting for healthcare amounts in cases where the card is an FSA/HRA card, but the BIN range is not in the BIN table for **PC**Charge. The BIN ranges for these cards as well as for other card types are changed constantly at the issuer level, so it is impossible for **PC**Charge to always be completely up to date. This checkbox will allow the user to circumvent the BIN checking and send the proper data for their transaction.

The FSA checkbox will also appear on the Post Auth form once an authorization code has been entered.
When **PC**Charge recognizes that the card is an FSA/HRA card based upon the BIN range or the **FSA** checkbox is enabled on the Credit Card Transaction form, the following form will be loaded when the merchant clicks on the **Process** button:



Total Healthcare Amount: Enter the portion of the transaction amount that is FSA/HRA eligible. This amount cannot be greater than the transaction amount.

The **Sub Amount** section is a breakdown of the Total Healthcare Amount. Indicate how much of the Total Healthcare Amount can be assigned to each of the healthcare categories: **Prescription Amoun**t, **Vision Amount**, **Clinic Amount**, and **Dental Amount**. The total of the amounts submitted for the different categories does not have to add up to the Total Healthcare Amount; however, the total cannot be greater than the Total Healthcare Amount.

Credit Card Transaction Types

Sale -- This action decreases the cardholder's limit to buy. It authorizes a transfer of funds from the cardholder's account to your account.

Credit -- This action increases the cardholder's limit to buy. It authorizes a transfer of funds from your account to the cardholder's account.

Void Sale -- This action removes a sale transaction. No funds will be received from this transaction. Use the **Void Sale** action to correct mistakes and on same-day returns. This action can only be performed before batch settlement/close. With a host based auto-close system, this action has to be performed on the same day.

Pre-Auth -- This action reduces a cardholder's account's limit to buy for a predetermined amount of time. A **Pre-Auth** is the first half of a sale. A **Pre-Auth** specifies that amount to be set aside for a potential transfer of funds. The funds are not transfer at batch settlement/close unless a **Post-Auth** is performed using the **Pre-Auth's** approval code. As previously mentioned, there is a time limit on a **Pre-Auth's** usability. The processor determines the time limit, which is usually 7-10 days. You should contact your merchant service provider/credit card processing company for the exact time.

Post Auth -- This action makes an approved **Pre-Auth** or voice authorized transaction available for batch settlement/close. This action is the second half of a sale.

Void Credit -- This action removes a **Credit** transaction. This action can only be performed before settlement/close. This action can only be performed before batch settlement/close. With a host based auto-close system, the action has to be performed on the same day.

Void Auth -- This action removes a **Post-Auth** transaction. This action can only be performed before re-transmission. With a host-based system, the action has to be performed on the same day. This transaction is not available with all processing companies. If you want to void a **Post-Auth** and the action is not available, use the **Void** action.

Note: You will notice there is no action to void a **Pre-Auth**. This is because you cannot void a **Pre-Auth**. To remove a **Pre-Auth**, you can have the processing company remove the transaction (if your processing company is host-based, they can probably do it). Or, you could follow up the **Pre-Auth** with a **Post-Auth** and do a **Void Sale**. The only other option is to simply wait for the authorization to expire.

Book -- This action is essentially the same as a **Pre-Auth**; it reduces a cardholder's account's limit to buy for a predetermined amount of time. The **Book** transaction is used with the **Ship** transaction to make for an efficient and easy-to-use payment processing solution for MOTO and e-Commerce retailers. A **Book** transaction is made when the customer places an order, and is followed by a **Ship** transaction when the order is shipped.

Note: A **Book** transaction's corresponding **Ship** transaction must be performed at the **Server** installation.

The following two tabs are available when your account is set up to process prepaid cards using **PC**Charge:

Balance Inquiry -- This action is used to determine the balance on a prepaid card.

Reversal -- This action is used to fully reverse a prepaid sale transaction. In a host environment, this can only be done if it is the next transaction after the transaction being reversed.

The following tab is available when your account is set up to process FSA/HRA cards using **PC**Charge:

Reversal -- This action is used to reverse an FSA transaction. **PC**Charge will allow the merchant to attempt to process a Reversal on any "voidable" transaction. There are processor-specific rules regarding when Reversal transactions can be performed. In a host environment, this can only be done if it is the next transaction after the transaction being reversed.

About Book & Ship Transaction Processing

Simple Explanation: **Client** has the ability to process a special type of **Pre-Auth** transaction specifically designed for MOTO and e-Commerce industries: the **Book** transaction.

If your company is not set up as a mail order or e-Commerce business, skip ahead to the section **About Restaurant Transaction Processing** (see page 70).

Note: The **Book** transaction type is not accessible in **Client** unless the credit card processing company account accessed is setup as **MOTO** or **e-Commerce** at the **Server** location. **Client** must be used in conjunction with **PC**Charge Pro.

A **Book** transaction performed at the time a customer's order is placed is the same as a **Pre-Auth**. That transaction is then available for completion at the time of shipment using the **Ship** transaction type (which is the same as performing a **Post-Auth**). The **Ship** transaction type is only available from the **Server** location.

The real difference between **Pre-Auth** & **Post-Auth** and **Book** & **Ship** is that when a Client user performs a **Book** transaction, the user at the **Server** location has a convenient, easy-to-use drop-down menu in the **Ship** transaction window. The **Server** user can select which transactions to perform, in batch, simply and quickly without referring to reports to get the information on the original **Book** transaction (**Pre-Auth**).

The user is not allowed to change the amount of the transaction from the **Book** to the **Ship**. The amount shipped HAS to be the amount booked.

With **Pre-Auth** & **Post-Auth**, the user can authorize the transaction at one amount and then change that amount when the transaction is posted.

Using Book and Ship Transaction Processing

Simple Explanation: If your company is not set up as a mail order or e-Commerce business, skip ahead to the section **About Restaurant Transaction Processing** (see page 70).

Book & ship transaction processing is handled in much the same way as **Pre-Auth** and **Post-Auth** transaction processing. Essentially, a **Book** transaction is the same as a **Pre-Auth**, and **Ship** transaction is the same as a **Post-Auth.** The **Ship** transaction must be performed at the **Server** location. The **Client** can only perform **Book** transactions.

Enter all of your transaction information into the **Book** transaction window. Since the **Book** transaction type is similar to the **Pre-Auth** transaction type, you can refer to the section **Credit Card Transaction Types** for more information on both of the types (see page 66).

Note: As with **Sale** transactions, processing companies often offer a better per-transaction rate if you enter the ticket number, zip, CVC2/CVV2/CID, and street.

About Restaurant Transaction Processing

Simple Explanation: **Client** has the ability to process restaurant-based transactions in a way specifically suited for that type of business. Using **Client** and a processing company that is certified for restaurant transaction processing with the **Server** location, the user can add a gratuity to the total transaction amount.

If your company is not set up as a restaurant, skip ahead to the section **About Commercial Card Processing** (see page 72).

Client can process the following types of restaurant transactions:

- A **Sale** (including an estimated gratuity amount) -- This transaction should be used when the actual gratuity amount is not yet known but the total sale amount is known at the time of transaction.

- A **Sale** (including a known gratuity amount) -- This transaction should be used when both the actual gratuity amount and the total sale amount are known at the time of transaction.

- A **Pre-auth** (including an estimated gratuity amount) -- This transaction should be used when the actual gratuity amount is not yet known, but the total pre-auth amount is known at the time of transaction.

- A **Post-auth** (including a known gratuity amount) -- This transaction should be used when the actual gratuity amount is known after the original corresponding **Pre-Auth** transaction has been processed.

- A **Gratuity** (after a **Sale** including an estimated gratuity amount) -- This transaction should be used when the actual gratuity amount is known after the original corresponding **Sale** (including an estimated gratuity amount) transaction has been processed.

Client can also be configured to require that a two-character **Server ID** be entered at the time the transaction is processed. The **Server ID** entered is then associated with that transaction, and can be referenced from the **Gratuity** or **Open Gratuity Reports**.

Using Restaurant Transaction Processing

Simple Explanation: If your company is not set up as a restaurant, skip ahead to the section **About Commercial Card Processing** (see page 72).

Restaurant transaction processing is handled in much the same way as normal processing. The major difference is that there is a second step for some types of restaurant-based transactions: establishing the actual gratuity amount. This second step ensures that the correct gratuity amount is transferred from the customer's account to your account.

The different types of restaurant transactions are explained in detail below:

- A **Sale** (including an estimated gratuity amount) -- This transaction should be used when the actual gratuity amount is not yet known but the total sale amount is known at the time of transaction. This **Estimated Gratuity Amount:** can be entered simply by typing a value in the **Estimated Gratuity Amount:** field. This transaction should be followed by a **Gratuity** transaction.

- A **Sale** (including a known gratuity amount) -- This transaction should be used when both the actual gratuity amount and the total sale amount are known at the time of transaction. This **Actual Gratuity Amount:** can be entered simply by typing a value in the **Actual Gratuity Amount:** field.

- A **Pre-auth** (including an estimated gratuity amount) -- This transaction should be used when the actual gratuity amount is not yet known but the total pre-auth amount is known at the time of transaction. This **Estimated Gratuity Amount:** can be entered simply by typing a value in the **Estimated Gratuity Amount:** field. This transaction type differs from a **Sale** (including an estimated gratuity amount) in that a Pre-Auth sets money aside in anticipation of a **Post-Auth** (including a known gratuity amount). A **Post-Auth** can for less than the original **Pre-Auth**. A **Pre-Auth** must be followed by a **Post-Auth** in order for the funds to be transferred from a customer's account to your account.

- A **Post-auth** (including a known gratuity amount) -- This transaction should be used when the actual gratuity amount is known after the original corresponding **Pre-Auth** transaction has been processed. This **Actual Gratuity Amount:** can be entered simply by typing a value in the **Actual Gratuity Amount:** field. A **Post-Auth** (and/or **Actual Gratuity Amount:**) can for less than the original **Pre-Auth** (and/or **Estimated Gratuity Amount:**). A **Pre-Auth** must be followed by a **Post-Auth** in order for the funds to be transferred from a customer's account to your account.

- A **Gratuity** (after a **Sale** including an estimated gratuity amount) -- This transaction should be used when the actual gratuity amount is known after the original corresponding **Sale** (including an estimated gratuity amount) transaction has been processed. A **Gratuity** can for less than the original **Estimated Gratuity Amount:**. A **Sale** (including an estimated gratuity amount) must be followed by a **Gratuity** in order for the amount of the gratuity to be transferred from a customer's account to your account.

About Commercial Card Processing

Simple Explanation: **Client** has the ability to process commercial card transactions. Commercial cards (also known as corporate cards or purchasing cards) are special credit cards that are given to employees of businesses, governments, etc., for company purchases.

If your company is not set up to accept commercial cards (also known as purchasing or corporate cards), skip ahead to the section **Offline Processing** (see page 72).

Commercial card transactions record a customer code and a tax amount. The customer code is the code that is assigned to that cardholder (by his/her company), and is typically used for accounting within the cardholder's company. The tax amount is added to the total amount to be charged from that card--it's also kept separate for accounting purposes.

Using Commercial Card Processing

Simple Explanation: If your company is not set up to accept commercial cards (also known as purchasing or corporate cards), skip ahead to the section **Offline Processing** (see page 72).

Commercial cards are processed in almost the same way as normal credit cards. If your credit card processing company is certified for commercial card processing, **Client** will allow you to add a tax amount to the total transaction amount and can also include a customer code with the transaction information sent to the credit card processing company.

Client automatically recognizes commercial cards, so no special steps need to be taken to process commercial cards other than inputting the customer code and tax amount at the time of the sale.

Offline Processing

Simple Explanation: Offline processing allows you to enter all the necessary data for each of your transactions without having to connect to the processing company for each transaction immediately. The card information is saved into a new or existing Super DAT (SDT) file and is held there until the credit card processing company is actually contacted.

If you don't think you'll need this ability, skip ahead to the section **Debit Card Transactions** (see page 76).

WARNING: Transactions processed via offline processing have a higher per-transaction rate than swiped transactions. However, you can often achieve better rates by providing the greatest amount of information available for each transaction (Zip, address, etc.). Check with your payment processing company for details on per-transaction rates.

Offline processing saves time because the credit card processing company is not contacted for transaction authorization until after the user has finished inputting all transactions and is ready to process them all as one batch (group). It can also be used should you temporarily lose your connection to the credit card processing company.

How to Process Offline Transactions

1. To enable **Offline Processing**, click **Transactions** on the menu bar. Click the **Credit Card** option. **Client** will display the **Credit Card Transactions** window. Click the **Process Offline** button.

2. **Client** will display a **New/Edit Existing** window, allowing you to create a new SDT file or open an existing one (to add transactions). This Super DAT (SDT) file will contain your offline transactions.

   - If you're creating a new SDT file, enter a filename into the box labeled **File name**. Click the **Open** button to create your file, or click the arrow to the right of the **Look In** drop-down box to browse to a different save location.

   - If you're opening an existing SDT file, select the file you wish to open (you may need to change the **Look In** location to find your file). Click the **Open** button to open the file.

3. Click **OK** to create or load your file. **Client** will return to the **Credit Card Transactions** window. Notice that the **Process Offline** button is activated. This indicates that any transactions processed will be recorded in the file displayed at the bottom of this window.

Note: If your connection to the processing company is still available and you're only using offline processing to speed up transaction processing, you can interrupt offline processing and return to normal processing at any time by clicking the **Process Offline** button again to deactivate it.

4. Process any transactions that you want included in the offline batch of transactions. Clicking the **Process** button saves that transaction to your SDT file, and **Client** will

update the transaction count at the bottom of the **Credit Card Transactions** window.

5. When you're done entering transactions, click the **Process Offline** button to close the file and save all the transactions you've just entered. Click **Cancel** to exit the **Credit Card Transactions** window.

6. To actually have your credit card company process the transactions, you'll need to import your SDT file. Consult the following section, **Processing an Import File**, for more information on this subject.

Processing an Import File

Import files must be processed from the **Server** location. This is intended as a security feature, since **Client**-generated import files are usually created in response to a temporary communications outage. Consult the **Server** location manual for instructions on importing offline processing files.

Debit Card Transactions

Debit Card Transaction Types

There are two main types of debit card transactions: **Sales** and **Credits**. Other debit card transactions (**Void Sale**, **Void Credit**, etc.) are variations on these. The different types of transactions are also known as actions. Here is a list with general descriptions:

1. **Sale** -- This action decreases the cardholder's limit to buy. It authorizes a transfer of funds from the cardholder's account to your account.

2. **Credit (Return)** -- This action increases the cardholder's limit to buy. It authorizes a transfer of funds from your account to the cardholder's account.

3. **Void Sale** -- This action removes a sale transaction. No funds will be received from this transaction. Use the **Void Sale** action to correct mistakes and on same-day returns. This action can only be performed before batch settlement/close. With a host based auto-close system, the action has to be performed on the same day.

4. **Void Credit (Return)** -- This action removes a **Credit** transaction. This action can only be performed before batch settlement/close. With a host based auto-close system, the action has to be performed on the same day. If you want to void a credit and the action is not available, use the **Void** action.

5. **Sale Recovery** -- This action removes a **Void Sale** transaction. The original sale will be processed as if the sale was never voided. This action can only be performed before batch settlement/close. With a host based auto-close system, the action has to be performed on the same day.

6. **Credit (Return) Recovery** -- This action removes a **Void Credit (Return)** transaction. The original credit will be processed as if the credit was never voided. This action can only be performed before batch settlement/close. With a host based auto-close system, the action has to be performed on the same day.

Debit Card Processing

1. From the Client's main window (see page 60), click the **Debit** icon to access the **Debit Card Sale** window. Or, click **Transactions** on the menu bar, and then click the **Debit Card** option.

Note: If you are using a PIN pad device with **PC**Charge, you must click the **Debit** icon before you can swipe a debit card through your PIN pad (even if the **Debit Card** window is already onscreen). This will activate the magnetic strip reader and make it ready for use.

2. Select the transaction type (Sale, Return, etc.) you want to perform. Swipe the debit card through your card reader.

3. Depending on your PIN pad and debit card processing company, **Client** may prompt you to enter addition transaction data (using either your PIN pad or the **Client** interface).

4. Click the **Process** button. Your PIN Pad will prompt you to have the customer enter their PIN. After the number is entered, the **Server** location will contact debit card processing company and this **Client** location will display the results of the transaction.

	**Note:** The fields shown below may differ from what you see in your copy of the **Client** software, depending on your debit card processing company and the transaction type being performed.

Debit Card Transaction Fields

Debit Card Number: -- Displays the debit card number captured by your card reader.

Card Member: -- The cardholder's name.

Ticket Number: -- This field allows you to enter an invoice number or some other internal reference number.

Amount $: -- The dollar amount of the transaction to be processed.

Cash Back $: -- This field allows you to enter the cash back amount. The cash back is an amount over the amount of purchase. This amount is to be given to the customer. It is basically a service that debit transactions allow you to offer for your customers.

Total $: -- This field shows the total amount of the transaction to be processed. It is calculated by adding the **Amount:** and **Cash Back $:** field.

Check Services Transactions

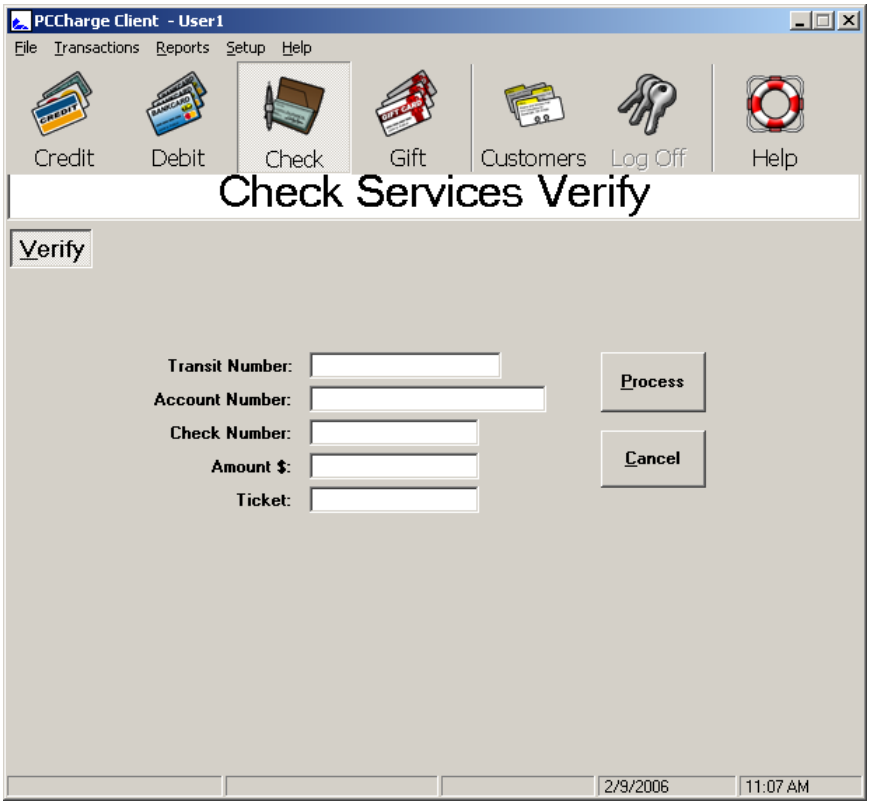
Check Services Processing

Check Verification verifies that the check writer has an account that does not have any "negative flags" for that method of check verification (drivers license, MICR, etc.). **Check Guarantee** guarantees that the check amount will be paid to you regardless of the funds available in the customer's checking account.

To access the **Check Services** window, click **Transactions** on the menu bar. Click the **Check Services** option. Or, click the **Check** button on the Icon Bar.

A check swipe is available for processing checks. You can contact your merchant service provider for more information.

	**Note:** Your **Check Services** window may look slightly different depending on which check services company you are using.



Action Tabs

The action tabs allow you to select the desired **Action**: **Sale**, **Credit**, etc. Not all **Action Tabs** or fields will be available to every check processing company for every transaction type.

Note: Some of the following fields may not appear in your **Check Services** window. This is because each check services company offers different options.

Transit Number -- Allows you to enter your customer's transit number.

Phone Number -- Allows you to enter your customer's phone number.

Zip Code -- Allows you to enter your customer's zip code.

Check Number -- Allows you to enter your customer's check number.

Account Number -- Allows you to enter your customer's checking account number.

Driver's License -- Allows you to enter your customer's driver's license number.

Birth Date -- Allows you to enter your customer's birth date from his or her driver's license.

State Code -- Allows you to enter your customer's state code.

Amount $ -- Allows you to enter the amount of the transaction.

Ticket -- Allows you to enter an internal invoice number.

Note: If you perform check truncation/conversion, you'll need to close your batch at the end of the day. It is necessary to perform this procedure to have funds transferred from the customers' accounts to yours. Consult the section **Truncation Close** for further explanation of this process (consult the **Server** documentation).

All about Check Verification/Guarantee

In verifying/guaranteeing a check, funds are not being moved. Check Verification/Guarantee is only a one step process. There is no need for re-transmission (batch settle/close).

1. **Check Verification** -- Verification allows you to verify that the check writer has an account that does not have any "negative flags" for that method of check verification (driver's license, MICR, etc.).

2. **Check Guarantee** -- Guarantee first performs a **Check Verification**, and then guarantees that the funds are available, regardless of how much money is actually in the check writer's account.

All about Check Conversion/Truncation

Check Conversion/Truncation is one of the newer developments in electronic payment processing. It is a process by which a checking account is immediately debited electronically.

Processing a check conversion is a two-step process:

1. Process whatever check **Sale** transactions you have for that particular day.

2. As with credit cards, there is secondary transmission of information needed to complete a transaction. This happens at the **Server** location and is called **Truncation Close**.

Note: The important thing to remember is that without re-transmission of the check information, you will not receive your money. Every day that you perform truncations, the **Server** location should perform a truncation close after all transactions are complete.

Check Conversion Up-Close

Check Conversion takes verifying one step further. The first step is to verify/guarantee the check. The second step is to have the funds electronically moved from your customer's checking account to yours.

1. **Verify** -- This action allows you to verify that a checking account exists for your customer and guarantees that the amount of the transaction is available. This action also allows you to perform the first half of a sale transaction. This action does not make information available for re-transmission.

2. **Sale** -- This action reduces the balance of your customers' checking account. A sale actually performs two functions. First, a sale will verify/guarantee a check. Second, it will make the transaction available for re-transmission.

3. **Void** -- This action removes a **Sale** or **Forced** transaction from the re-transmission information. You will be deleting the transaction. You will not get the funds from this transaction. Use the **Void Sale** action to correct mistakes and on same day returns. This action can only be performed before re-transmission.

4. **Force** -- This action makes a verified check transaction available for re-transmission. A **Verify** followed by a **Force** is equivalent to a **Sale**.

Gift Card Transactions

Gift Card Transaction Types

There are several gift card processing companies currently supported by **Client**, each with its own unique transaction types. Consult the **PC**Charge Appendices for a description of the transaction types available for each processor.

To access the **PC**Charge Appendices (available at the **Server** location), click the Windows **Start** button, then **Programs** (or **All Programs**), then **PCCharge Pro** (or **PCCharge Payment Server**), then **PCCharge Appendices**.

Gift Card Processing

From the Main Window (see page 60), click the Gift Card icon to access the Gift Card Transaction window. Or, click **Transactions** on the menu bar, and then click the **Gift Card** option.

	**Note:** If you are using a PIN pad device with **PC**Charge, you must click the **Gift** icon before you can swipe a gift card through your PIN pad (even if the **Gift Card** window is already onscreen). This will activate the magnetic strip reader and make it ready for use.

1. From the Action Selector Row, select the desired action (Redemption, Register, etc.).
2. Enter the gift card number.
   - In a retail environment, the gift card should be swiped through your card reader. If a card reader is not available, type in the gift card number.
   - In a non-retail environment, type in the gift card number.
3. Enter the dollar amount of the transaction.
4. Click the **Process** button.

Note: The fields shown may differ from what you see in your copy of the **Client**, depending on the processor selected and the transaction being processed.

Gift Card Number: -- Displays the gift card number.

Amount $: -- This field allows you to enter the dollar amount of the transaction to be processed.

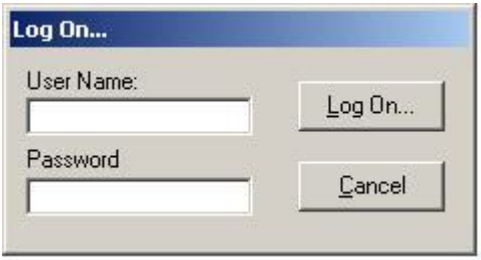
Cashier Privileges

★	**Simple Explanation:** In order to use cashier privileges at the **Client** location, they must be first set up at the **Server** location (consult the **Server** documentation for instructions). Cashier privileges are used to control what functions a cashier can access.

The **Log On** icon will be enabled and there will be a **Log Off** menu choice under **File**. The active cashier's **User Name** is shown at the bottom of the main **Client** window, next to the **Active Company Display** (see page 60).

Log On

★	**Simple Explanation:** If you encounter the following **Log On** window, it is usually because you have started up **Client**. Enter your **User Name** and **Password** for your cashier account, then click the **Log On** button. This information will be available from whoever set up cashier privileges at the **Server** location.



The **Client** will display the **Log On** window at these times:

- when the **Client** is started
- when the **Log On/Off** icon is clicked
- when the **Log Off** option is selected from the **File** menu
- when the **PC**Charge Pro/PS path is changed in the **Setup Wizard**

You may also log in and out of a cashier account by clicking the **Log On/Off** button on the **Icon Bar**. This icon is immediately to the left of the help icon.

Manager Override Password

★	**Simple Explanation:** The **Manager Override Password** window is very similar to the **Log On** window. The difference is that the **Manager Override Password** window is displayed when a cashier attempts to access a function that he does not have permission to access.

As stated above, the **Manager Override Password** window is displayed when a cashier (Shelly) attempts to access a function that she has not been given permission to access. The **Manager** or **System** user – or even another cashier who has permissions for that particular function -- can override that protection by entering their **User Name** and **Password**. The first cashier (Shelly) is granted access to that function for that one instance. If she needs to perform that function again, another override would be required.

Customer Database

Simple Explanation: The **Client** customer database allows you to store information about your clients, process transactions, and create recurring billing contracts. There are two main sections of the **Customers** window:

- **Customer Info** -- Allows you to record a customer's personal information
- **Credit Card Info** -- Allows you to record a customer's credit card information

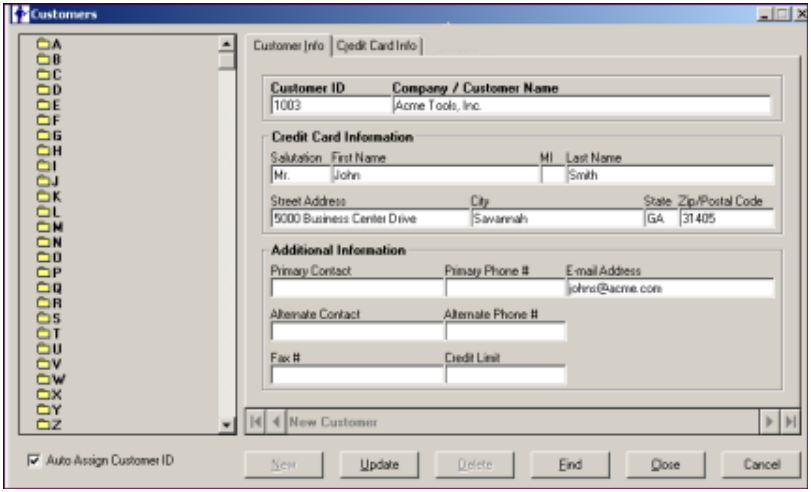
The **Customer Database** accessible from the **Client** is identical to **PC**Charge Pro's in every way except that the **Client Customer Database** cannot create or process contracts. This function is reserved for the **Server** location.

All other functions of the customer database are accessible by **Client**. The following sections describe how to use the client customer database.

Note: Since the customer database is not available in **PC**Charge Payment Server, the customer database functions are not available when the **Client** is used in conjunction with **PC**Charge Payment Server.

Customer Info

★	**Simple Explanation:** The **Customer Info** section of the **Customers** window allows you to store, view, and edit a customer's credit card information. This information is stored in the customer database.



Creating a New Customer

1. From the main window, click the **Customers** button on the icon bar. Click the **Credit Card Info** tab. Note that you can also use the right and left arrows at the bottom of this window to browse through your customers.

2. From the **Customer Info** section of the **Customers** window, click the **New** button.

3. You can manually create a **Customer ID**, or **Client** can auto-create the **Customer ID** field. If you check the box labeled **Auto Assign Customer ID**, **Client** will automatically create a **Customer ID** when you click the **New** button.

4. Enter your customer's personal information. It is not necessary to use every field. However, you must at least provide a **Company Name** or **First Name** & **Last Name**. If you fill out a **First Name** and **Last Name** but not a **Company Name**, a **Company Name** will be generated for you.

☛	**Note:** You must use a letter for the first character of **Company Name**. Any characters that follow can be letters or numbers. Additionally, all punctuation is prohibited (due to database restrictions).

☛	**Note:** You'll usually get the best per transaction rate from your credit card processing company if you provide complete name and address information. Check with your processing company for information on how to get the best per transaction rate.

5. The **Credit Limit** field allows you to specify (in dollars) a credit limit for the displayed customer. This field is just a convenient reference; it does not actually affect whether or not the **Client** software will allow a transaction to be processed.

6. After filling out all applicable fields, click the **Update** button. You will be prompted to commit changes. If you click **Yes**, your information will be saved. A plus sign should appear next to the corresponding folder (on the left side of the **Customers** window). A plus sign shows that a folder contains on or more entries. The entries in the database are listed alphabetically by the **Company Name** field.

Deleting a Customer

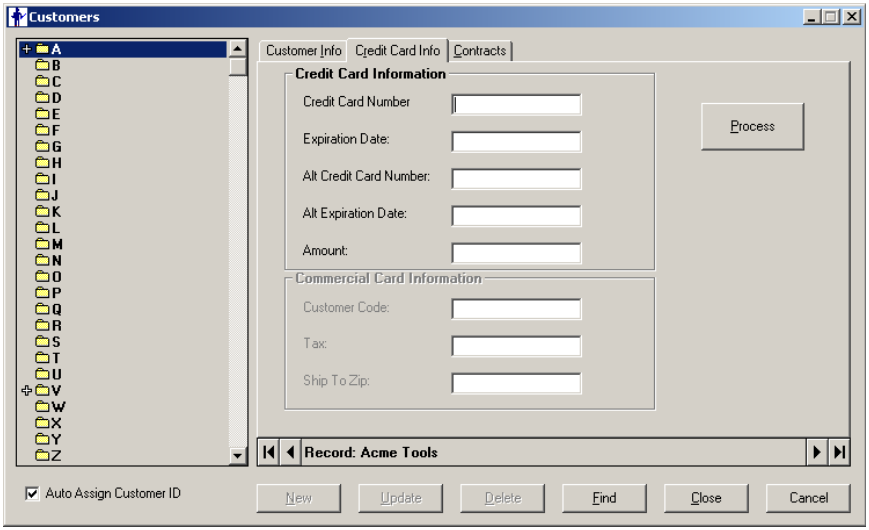
The **Client Customer Database** can delete database entries.

Finding an Existing Customer

Click the **Find** button to access the **Find Customer** window and search through customer database entries for a particular customer. The search allows you to use the **Customer ID**, **Company Name**, and **Last Name** fields from the **Customers** window to find the desired customer. Select the field you would like to use in the search, and enter the information you'd like to find (using the **Search For** field).

Credit Card Info

★	**Simple Explanation:** The **Credit Card Info** section of the **Customers** window allows you to store a customer's credit card information in the customer database. You can also use this section to process individual transactions for specific customers.



Recording a Customer's Credit Card Information

1. From the main window, click the **Customers** button on the icon bar. Select the customer whose credit card information you wish to view/edit. If you have not entered any customers into the customer database, refer the subsection **Creating a New Customer** in the section **Customer Info** (see page 88).

2. Click the **Credit Card Info** tab to access the **Credit Card Info** section of the **Customers** window. The values in the **Credit Card Number**, **Expiration Date**, **Alt Credit Card Number**, and **Alt Expiration Date** fields are pulled from the **Customer Info** window. You can also use the right and left arrows at the bottom of this window to browse through your customers.

3. Enter the customer's **Credit Card Number** and **Expiration Date**. If an alternate credit card number is available for customer, enter that information into **Alt Credit Card Number** and **Alt Expiration Date**. This information can be used to create recurring billing contracts, and can also be used to process individual transactions from the **Customer Transactions** window (see page 92). The **Alt Credit Card Number** and **Alt Expiration Date** fields may be left blank.

4. You can enter an **Amount** if you expect to constantly manually process transactions for this customer for the same amount (instead of using automatic recurring billing). This field may be left blank.

5. If you're performing a commercial card transaction and your processing company is set up to process commercial cards, enter the cardholder's **Customer Code**, **Tax** amount, and **Ship To Zip**. These fields are not available for editing unless you're processing a commercial card. Refer to the section **All about Commercial Card Processing** for more information on commercial cards (see page 72).

6. Click the **Update** button, and your customer's credit card information will be saved to the customer database. After you click **Update**, only the first four and last four digits of the credit card number will be displayed (for security reasons), but the entire number is stored in the customer database.

Editing a Customer's Credit Card Information

1. To edit an existing customer's credit card information, you must first select a customer using the folder on the left of the **Customers** window. If you have not entered any customers into the customer database, refer the subsection **Creating a New Customer** in the section **Customer Info** (see page 88).

2. Make any changes as necessary.

3. Click the **Update** button, and your customer's credit card information will be saved to the customer database. After you click **Update**, only the first four and last four digits of the credit card number will be displayed (for security reasons), but the entire number is stored in the customer database.

Processing a Customer Transaction

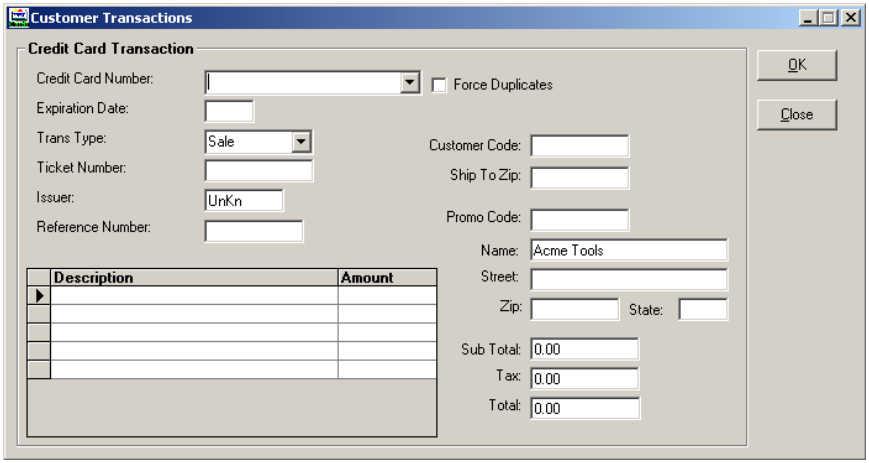
Using the folder on the left of the **Customers** window, select the customer for whom you wish to process a transaction. Click the **Process** button to access the **Customer Transaction** window and process a transaction for the selected customer (see page 92).

Finding an Existing Customer

Click the **Find** button to access the **Find Customer** window and search through customer database entries for a particular customer. The search allows you to use the **Customer ID**, **Company Name**, and **Last Name** fields from the **Customers** window to find the desired customer. Select the field you would like to use in the search, and enter the information you'd like to find (using the **Search For** field).

Customer Transactions

Simple Explanation: The **Customer Transactions** window allows you to process non-recurring transactions for specific customers. The difference between this window and the main **Credit Card Transaction** window is that this window provides a convenient way to process transactions for customers recorded in the customer database.



Processing a Customer Transaction

Note: The following instructions apply to processing individual customer transactions using a credit card. If a customer wants to use an alternate form of currency for a contract-based payment, refer to the **Manual Payment** method described in the subsection **Editing a Customer Contract** in the section **Contracts** (in the **Server** manual).

1. To access the **Customer Transactions** window, click **Customers** on the menu bar. Click the **Customers** option. Select the customer for whom you wish to process a transaction. Click the **Credit Card Info** tab. Click **Process** to access the **Customer Transactions** window.

2. **Client** will automatically fill out this window with the transaction, customer, and card information from the **Customer Info** and **Credit Card Info** sections of the **Customers** window. You can manually modify some of the values listed in the **Customer Transactions** window), but any changes made in this window will not affect the customer's recorded information. To make permanent changes to the customer's information, use the **Customer Info** (see page 88) and **Credit Card Info** (see page 90) sections of the **Customers** window.

3. Using the **Credit Card Number** drop-down box, select the customer's credit card number you wish to use to process the transaction. The **Exp. Date** field will automatically display the expiration date associated with the selected credit card number.

4. Select the transaction type you wish to process from the **Trans Type** drop-down box.

5. Enter a ticket number for the transaction. This should be some internal reference number you create (invoice number, sales number, etc.).

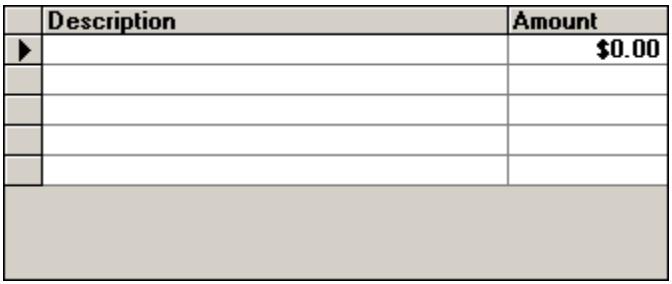
6. If you are performing a Void or a Post-Auth, enter the original transaction's **Reference Number**.

7. If you are performing a commercial card transaction and your processing company is set up to process commercial cards, enter the cardholder's **Customer Code**.

8. If you are performing a CitiCorp Private Label Sale or Post-Auth transaction, enter a **Promo Code** (up to 5 digits).

9. You may enter a tax amount in the **Tax** field whether or not you are performing a commercial card transaction However, the tax amount will not be recorded to the customer database unless you are processing a commercial card and your processing company is set up to process commercial cards.

10. By default, the **Sub Total** will be the same as the value entered in the Amount field in the **Credit Card Info** section of the **Customer** window. You can change the **Sub Total** manually entering a new value into the field. Alternatively, you can enter product/service **Descriptions** and **Amounts**, and **Client** will compute a **Sub Total** for you.



Note: This information is not stored in the customer database for later retrieval. It is merely a convenience used to itemize purchases at the time of the transaction. This information will not be printed to your receipts.

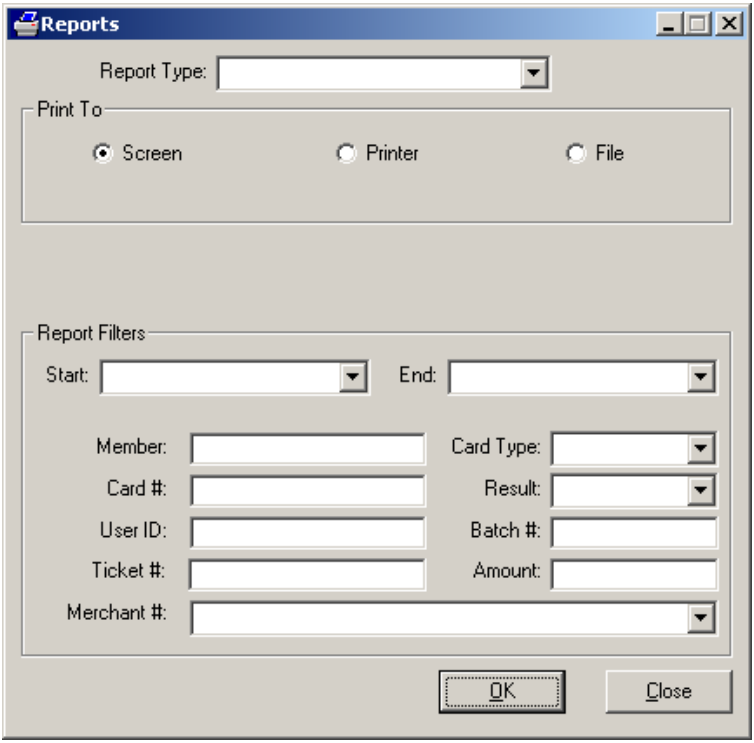
11. Click **OK** and **Client** will attempt to contact the **Server** location and have it process the transaction.

Reports

★	**Simple Explanation:** This section explains how to access each report and find out what transaction information each report presents. You will also learn how to configure your report's data.

☛	**Note:** This function provides access to all reports accessible at the **Server** location of **PC**Charge. If you find that a report is not accessible, it usually means that the active processing company does not support that report type.

The **Reports** menu on **PC**Charge Client's menu bar has many sub-menus. The reports are categorized by the type of data they display: credit card **Transactions**, **Batches**, **Check** transactions, **Debit** transactions, etc. When selected, each **Reports** menu item brings up a window similar to the following:



Note: Not all **Reports** windows selectable from the **Reports** menu will have the same options and fields accessible. For example, in the **Today's Summary Report**, you wouldn't be able to change the **Member:** and **Ticket #:** fields. Further, not all processing companies will have access to the same reports. An account using a host based system would, of course, not be able to access the **Settled Batch** report (host based systems *close* their batches, terminal based systems *settle* their batches).

Report Type

Each **Reports** menu item will display a different report type in the **Report Type:** field. You can select a different report type from this list by clicking on the small arrow to the right of the **Report Type:** field.

Print To

Window -- (Default = Selected) -- Select this option if you want to view the report from within **PC**Charge. After the report is shown on window, you may print it out by clicking the **Print** button.

Printer -- (Default = Unselected) -- Select this option if you want to send the report to the printer selected in the **Report Printer Setup** window (see page 44). If this option is selected, two additional options become available: **Portrait** and **Landscape**. Select the page orientation you wish to use.

File -- (Default = Unselected) -- Select this option if you want to send the report to your hard drive as an ASCII text file. After this option is enabled and you click **OK**, you'll need to specify the desired file name and location of the text file.

Report Filters

Start: -- Click the small drop-down arrow button (to the right of the **Start:** field). Select the start date for report range you wish to view.

End: -- Click the small drop-down arrow button (to the right of the **End:** field). Select the end date for report range you wish to view.

Member: -- Use this field if you want to generate a report that shows only those transactions processed for a specific card member. Enter the exact card member name used in the original transaction(s).

Card #: -- Use this field if you want to generate a report that shows only those transactions processed for a specific credit card number. Enter the exact credit card number used in the original transaction(s).

Note: Enter the first four digits of the credit card number, eight periods, and then the last four digits of the credit card number.

If the card number contains fewer than 16 digits, then adjust the number of periods between the first four and last four to add up to the total card length.

User ID: -- Use this field if you want to generate a report that shows only those transactions processed by a specific user ID. This report applies only to multi-user version of **PC**Charge. Enter the exact user ID used to process the original transaction(s).

Ticket #: -- Use this field if you want to generate a report that shows the transaction associated with a particular ticket number. Enter the exact ticket number used in the original transaction.

Merchant #: -- (Default = All) -- Select a merchant number. All transactions processed with the selected merchant number will be used to generate the report. If **All** is selected as the **Merchant #:**, then all transactions processed with all merchant numbers registered with **PC**Charge will be used to generate the report.

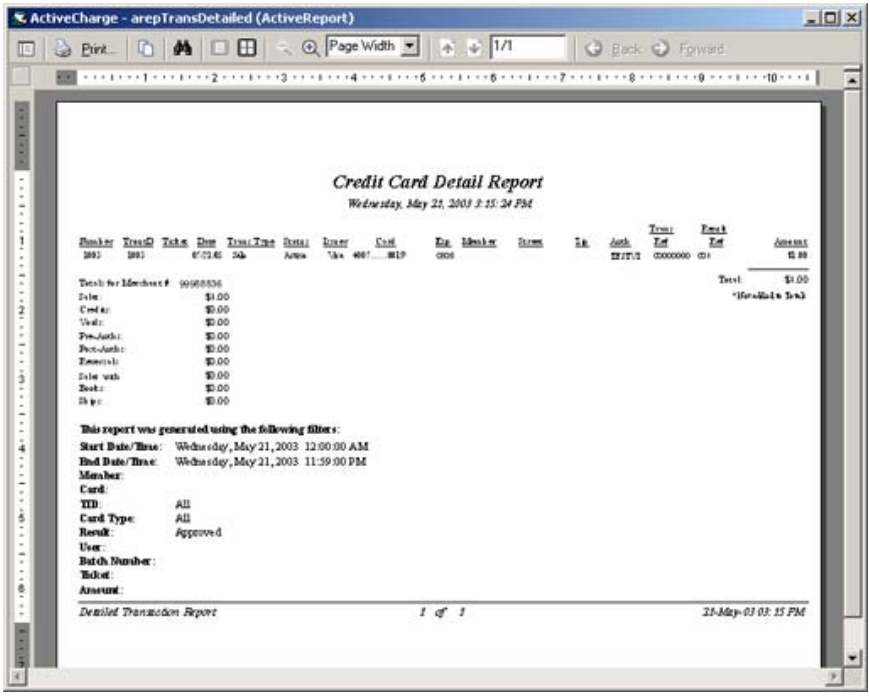
Card Type: -- (Default = All) -- Select a card type. All transactions processed with the selected card type will be used to generate the report. If **All** is selected as the **Card Type:**, then all transactions processed with all card types will be used to generate the report.

Status: -- (Default = Approved) -- Select the result of a transaction: **Approved** or **Declined**. All transactions processed with the selected status will be used to generate the report. If **All** is selected as the **Status:**, then all transactions processed - regardless of status - will be used to generate the report.

Batch: -- Enter a batch number. All transactions processed within the selected batch will be used to generate the report. Enter the exact batch number used for the original transaction(s).

Amount: -- Enter an amount. All transactions processed for the selected amount will be used to generate the report. Enter the exact amount used in the original transaction(s).

Viewing a Report



	**Note:** Some reports are larger than your viewable window. Use the scroll bars (located on the right hand side and bottom of the window).

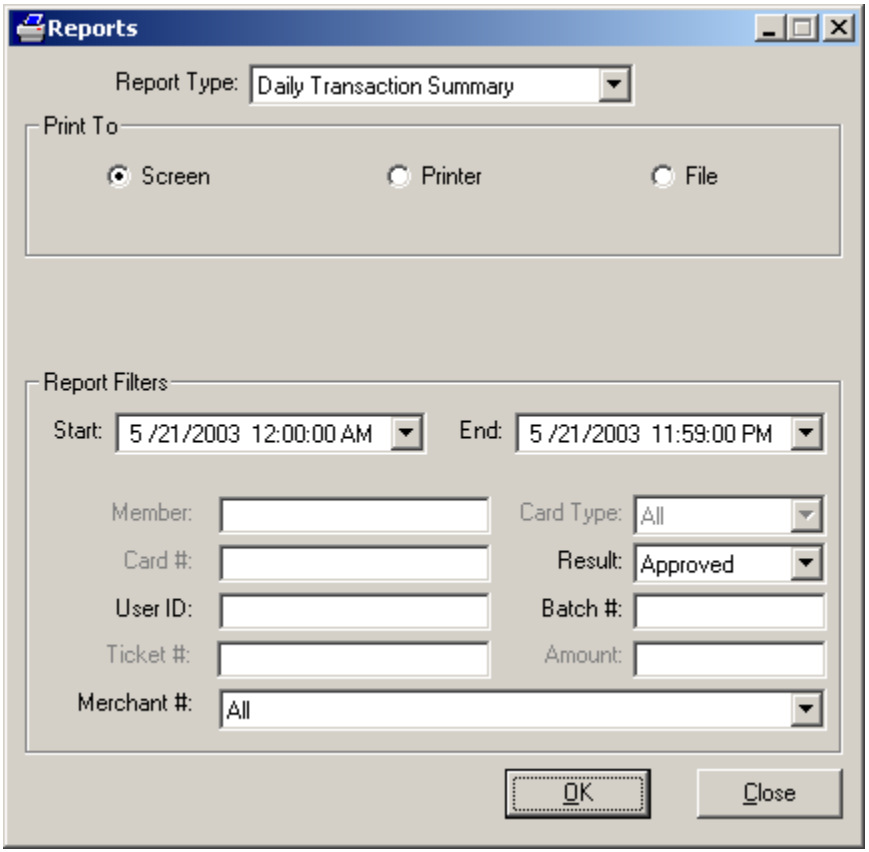
Report Window Buttons

Icon	Description
	**Print** -- Click this button to print the report.
	**Copy** -- Click this button to copy this report to system memory as an image. You may then paste the image into a graphics editing application.
	**Find** -- Click this button to find a text string within the report.
	**Single Page** -- Click this button to view a single report page at a time.
	**Multiple Pages** -- Click this button to view multiple report pages at once. You may specify how many pages you wish to view simultaneously.
	**Zoom Out** -- Click this button to decrease the current magnification level.
	**Zoom In** -- Click this button to increase the current magnification level.
	**Previous Page** -- Click this button to view the previous page in the report.
	**Next Page** -- Click this button to view the next page in the report.
	**Move Backward** -- Click this button to move backward in your page view history.
	**Move Forward** -- Click this button to move forward in your page view history.

Daily Transaction Summary

The **Daily Transaction Summary** is a summary of the transactions that you have processed today.

To access the **Daily Transaction Summary** report filter, click **Reports** on the menu bar. Click the **Transactions** option. Select **Daily Transaction Summary** from the drop-down list.



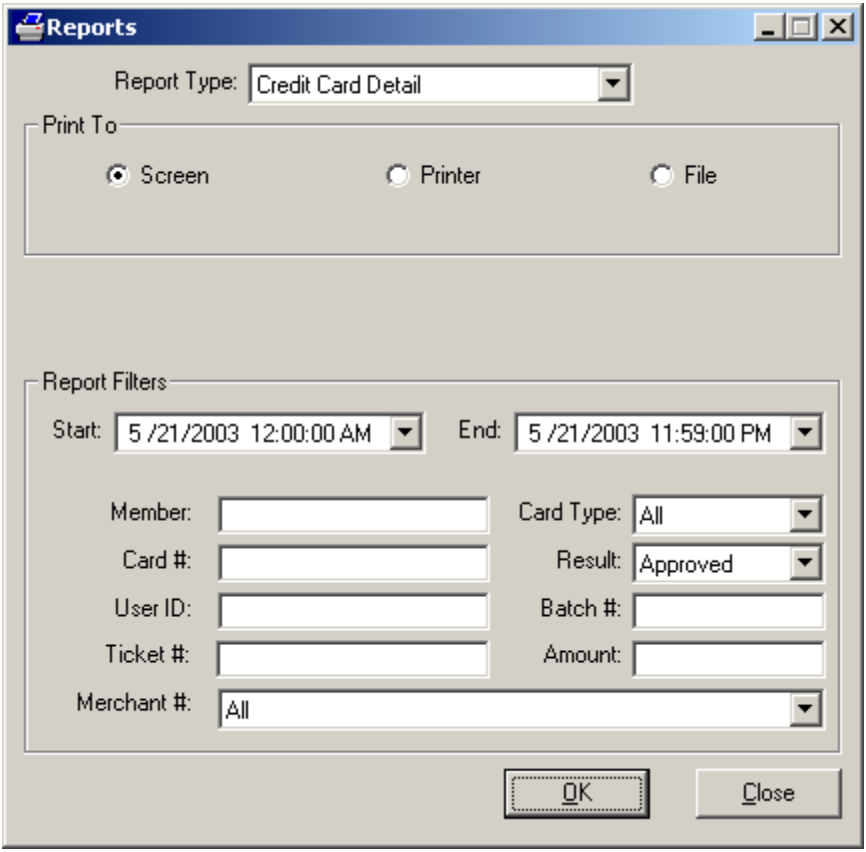
In the **Report Filters** area you can select the **User ID** that processed the transactions, **Status:** of the transactions processed, the **Start:** and **End:** date, the **Batch #:**, and the **Merchant #**. Click the **OK** button to view/print/save the report.

Because this is a **Daily Transaction Summary**, the **Start:** and **End:** dates default to today's date.

Credit Card Detail

The **Credit Card Detail** report is a line-by-line view of your credit card transaction history.

To access the **Credit Card Detail** report filter, click **Reports** on the menu bar. Click the **Transactions** option. Select **Credit Card Detail** from the drop-down list.

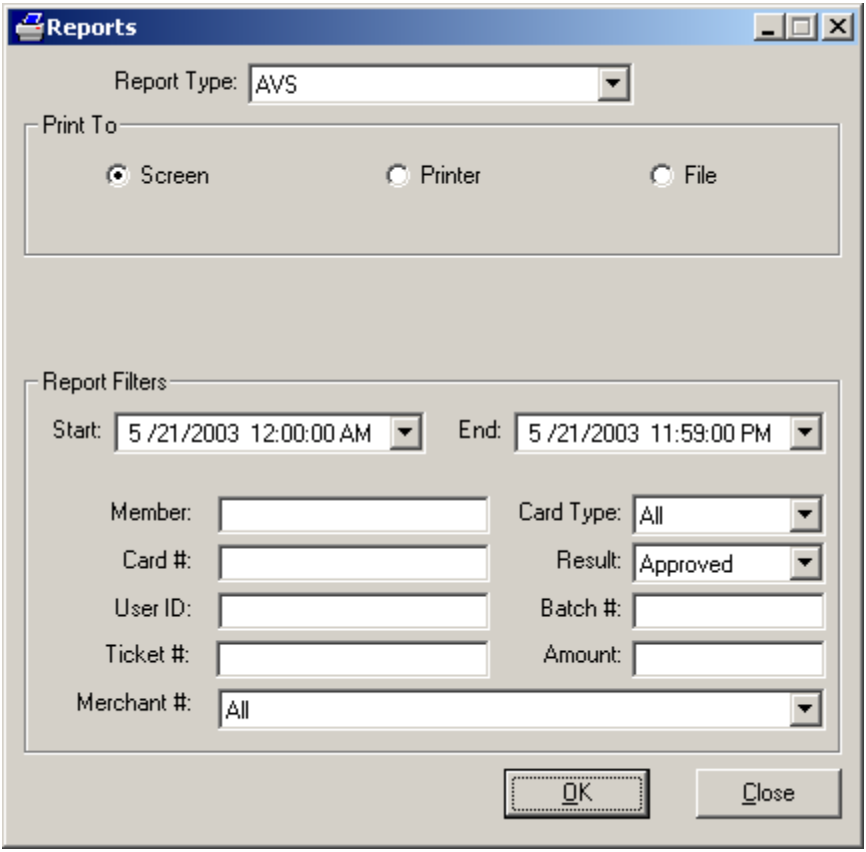


In the **Report Filters** area you can select the **Start:** & **End:** date, the card **Member:**, the **Card #:**, the **User ID:** that processed the transactions, the **Ticket #:**, the **Card Type:**, the **Status:** of the transactions processed, the **Batch #:**, the **Amount:**, and the **Merchant #:**. Click the **OK** button to view/print/save the report.

AVS

The **AVS** report shows your transaction history with the AVS response for each transaction.

To access the **AVS** report filter, click **Reports** on the menu bar. Click the **Transactions** option. Select **AVS** from the drop-down list.

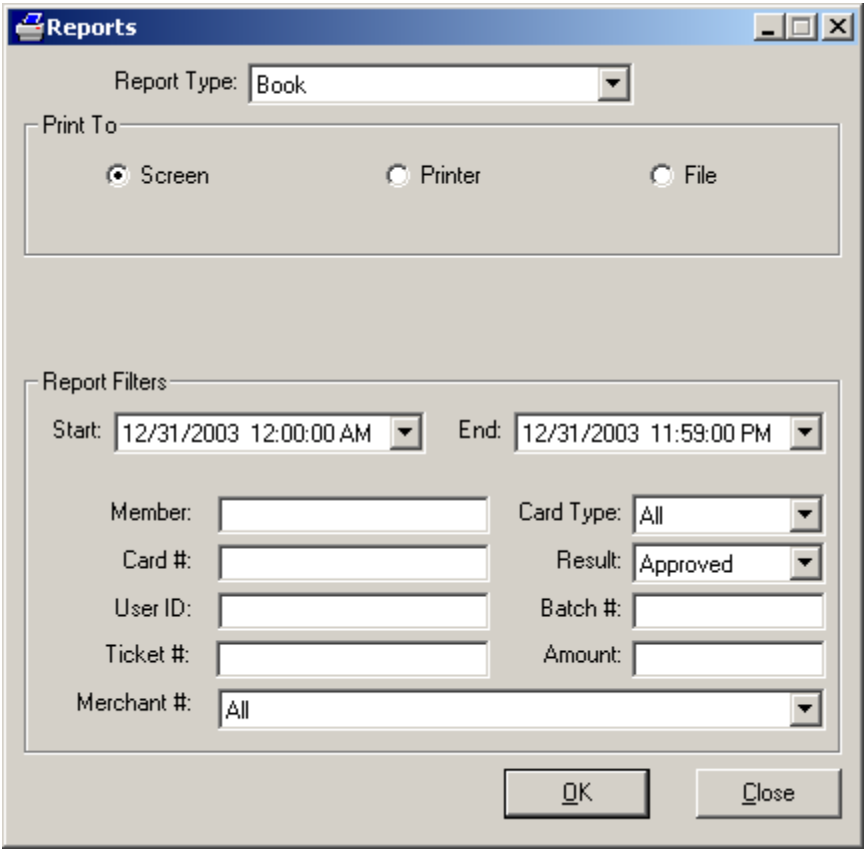


In the **Report Filters** area you can select the **Start:** & **End:** date, the card **Member:**, the **Card #:**, the **User ID:** that processed the transactions, the **Ticket #:**, the **Card Type:**, the **Status:** of the transactions processed, the **Batch #:**, the **Amount:**, and the **Merchant #:**. Click the **OK** button to view/print/save the report.

Book

The **Book** report shows transactions that were performed using the **Book Transaction** window.

To access the **Book** report filter, click **Reports** on the menu bar. Click the **Transactions** option. Select **Book** from the drop-down list.

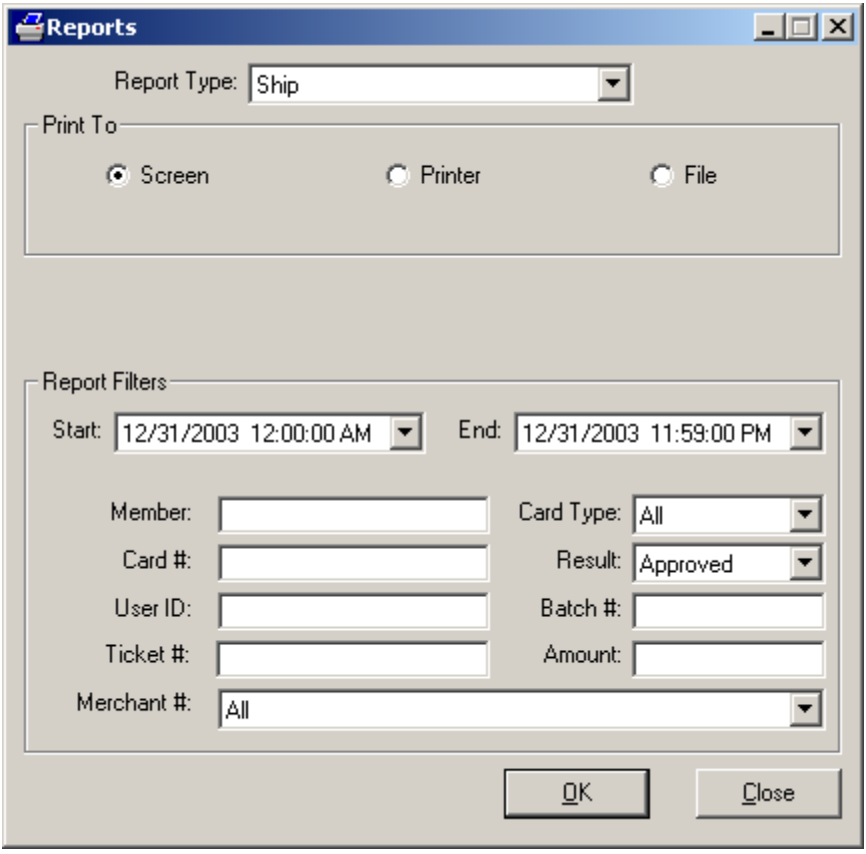


In the **Report Filters** area you can select the **Start:** & **End:** date, the card **Member:**, the **Card #:**, the **User ID:** that processed the transactions, the **Ticket #:**, the **Card Type:**, the **Status:** of the transactions processed, the **Batch #:**, the **Amount:**, and the **Merchant #:**. Click the **OK** button to view/print/save the report.

Ship

The **Ship** report shows transactions that were performed using the **Ship Transaction** window.

To access the **Ship** report filter, click **Reports** on the menu bar. Click the **Transactions** option. Select **Ship** from the drop-down list.

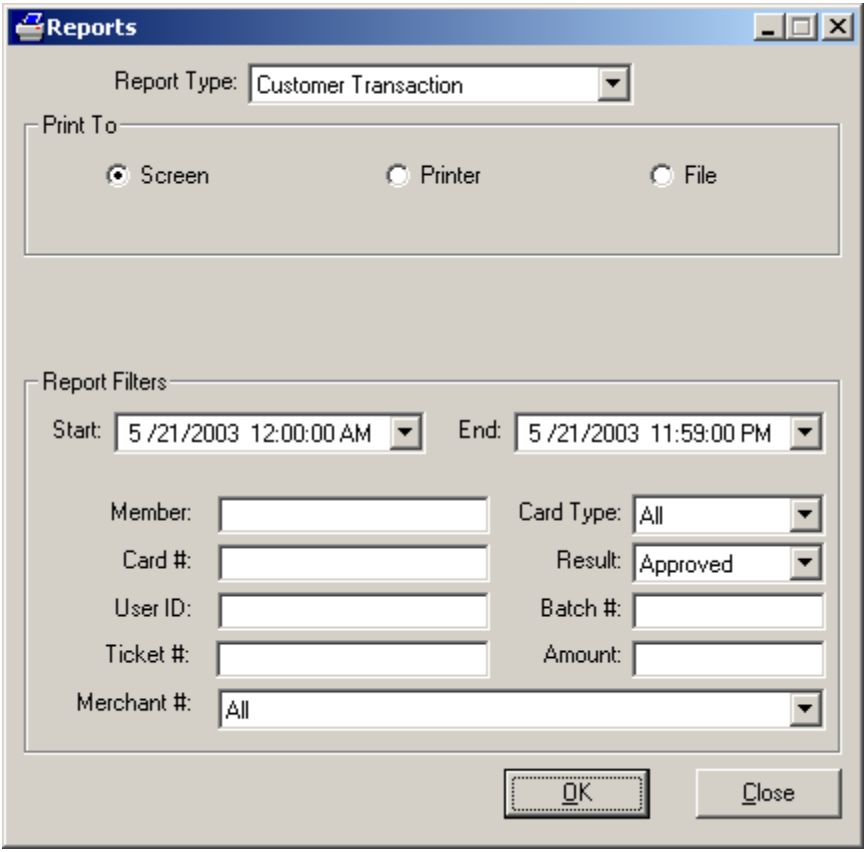


In the **Report Filters** area you can select the **Start:** & **End:** date, the card **Member:**, the **Card #:**, the **User ID:** that processed the transactions, the **Ticket #:**, the **Card Type:**, the **Status:** of the transactions processed, the **Batch #:**, the **Amount:**, and the **Merchant #:**. Click the **OK** button to view/print/save the report.

Customer Transaction

The **Customer Transaction** report displays transactions that were processed as a payment for a recurring billing contract.

To access the **Customer Transaction** report filter, click **Reports** on the menu bar. Click the **Transactions** option. Select **Customer Transaction** from the drop-down list.



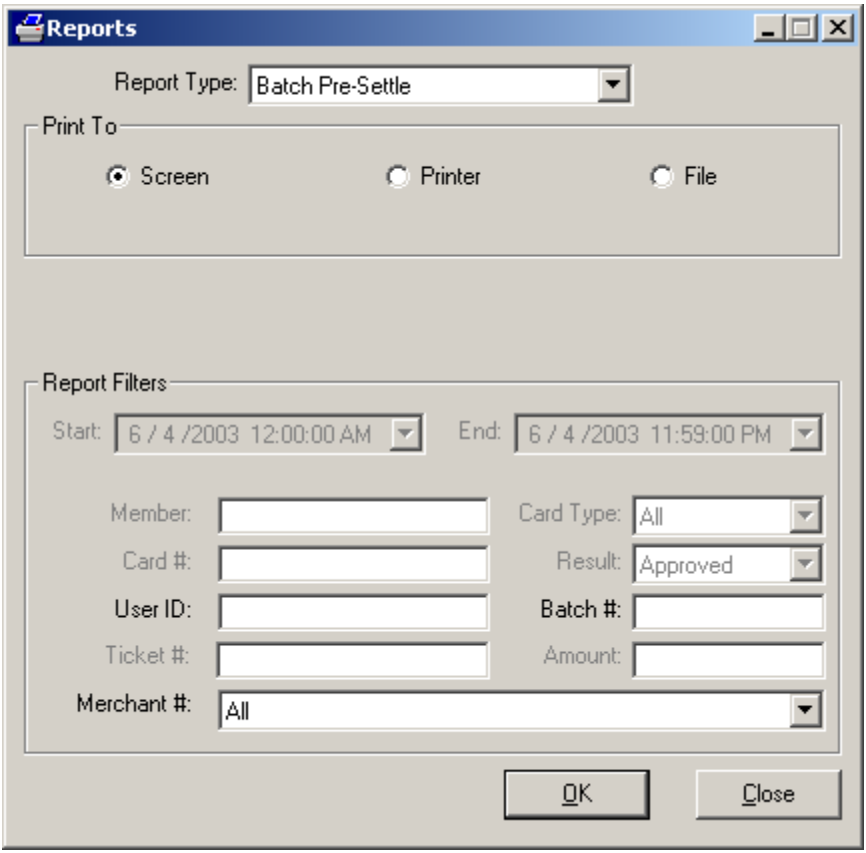
In the **Report Filters** area you can select the **Start:** & **End:** date, the card **Member:**, the **Card #:**, the **User ID:** that processed the transactions, the **Ticket #:**, the **Card Type:**, the **Status:** of the transactions processed, the **Batch #:**, the **Amount:**, and the **Merchant #:**. Click the **OK** button to view/print/save the report.

Batch Pre-Settle

The **Batch Pre-Settle** report lets you view batches of transactions that are waiting to be settled. As soon as you settle the transactions, the report will be empty. There will be no transactions to view until you process more transactions.

	**Note:** This report is only available when using a terminal-based processing company.

To access the **Batch Pre-Settle** report filter, click **Reports** on the menu bar. Click the **Batch** option. Select **Batch Pre-Settle** from the drop-down list.



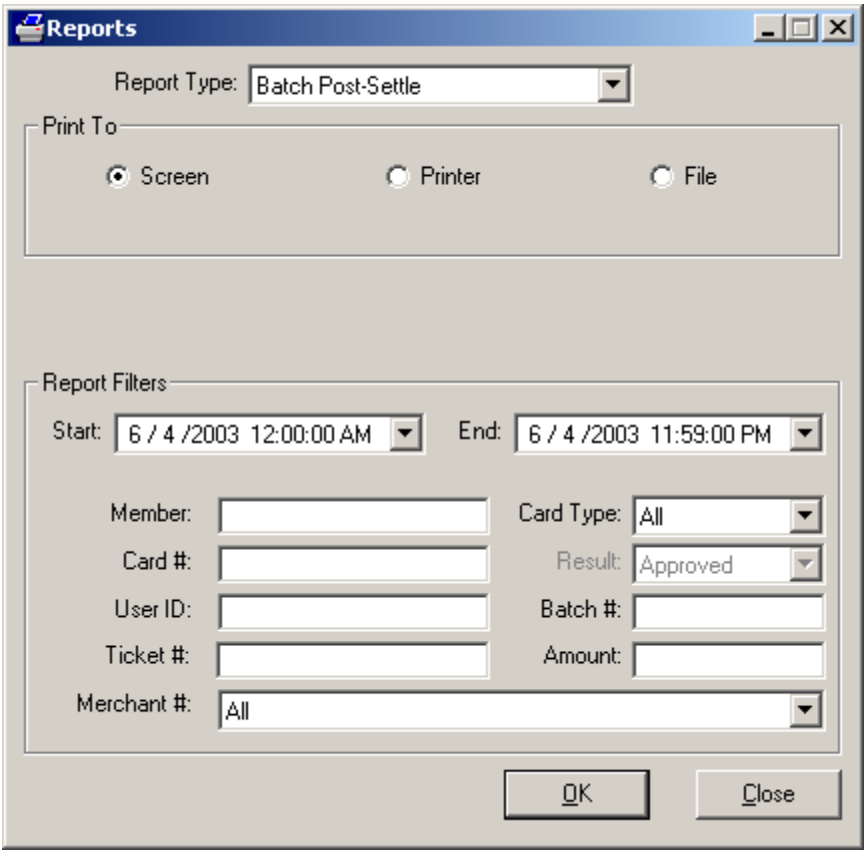
In the **Report Filters** area you can select the **Merchant #:** used to process the transactions. The date range is not pertinent to this report. Click the **OK** button to view/print/save the report.

Batch Post-Settle

The **Batch Post-Settle** report allows you to view batches of transactions that have been settled.

	**Note:** This report is only available when using a terminal-based processing company.

To access the **Batch Post-Settle** report filter, click **Reports** on the menu bar. Click the **Batch** option. Select **Batch Post-Settle** from the drop-down list.



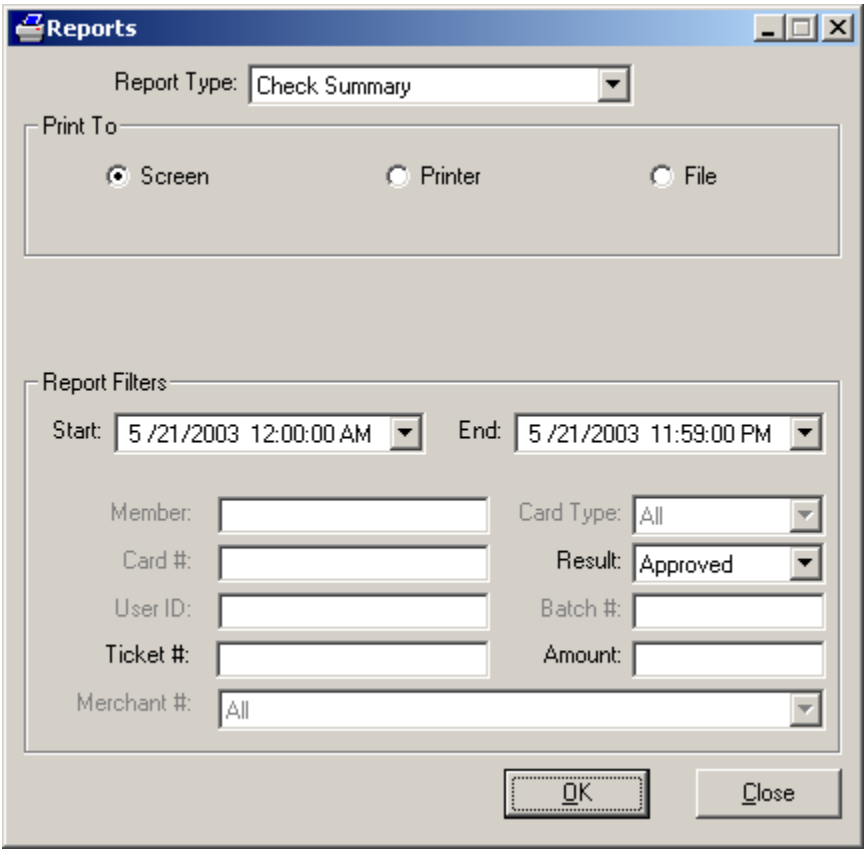
In the **Report Filters** area you can select the **Start:** & **End:** date, the card **Member:**, the **Card #:**, the **User ID:** that processed the transactions, the **Ticket #:**, the **Card Type:**, the **Batch #:**, the **Amount:**, and the **Merchant #:**. Click the **OK** button to view/print/save the report.

Check Summary

The **Check Summary** report gives a summary of check transactions.

	**Note:** This report is only available in a check-processing environment.

To access the **Check Summary** report filter, click **Reports** on the menu bar. Click the **Check** option. Select **Check Summary** from the drop-down list.



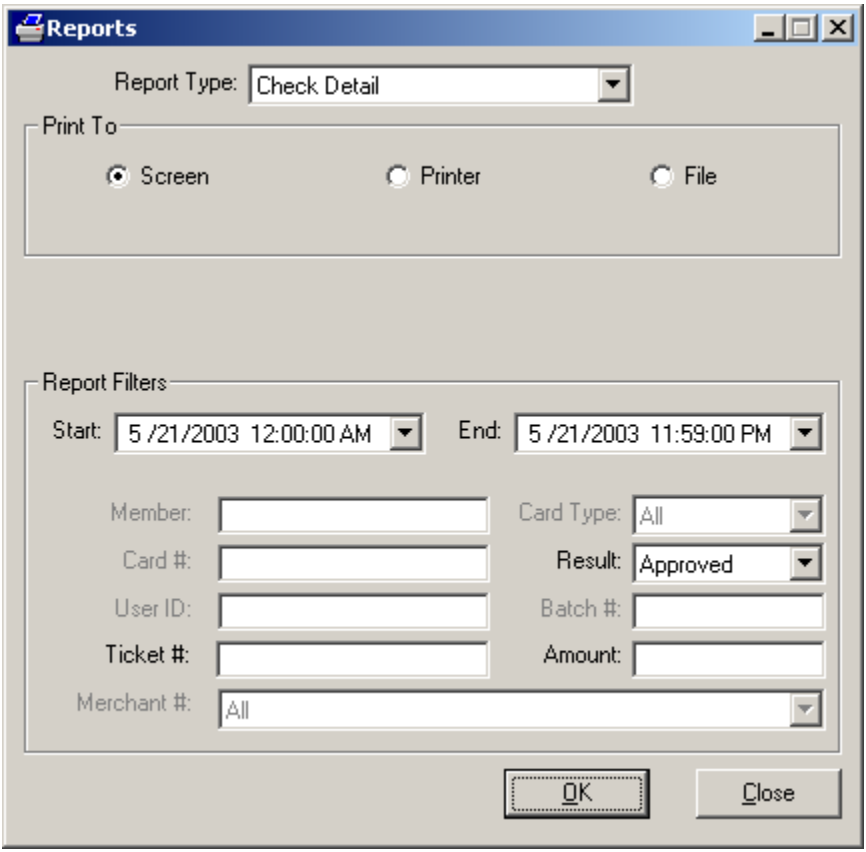
In the **Report Filter** area you can select the **Start:** and **End:** dates, the **Ticket #:**, the **Amount:**, and the **Status:** of transactions processed. Click the **OK** button to view/print/save the report.

Check Detail

The **Check Detail** report is a line-by-line view of your check transaction history.

	**Note:** This report is only available in a check-processing environment.

To access the **Check Detail** report filter, click **Reports** on the menu bar. Click the **Check** option. Select **Check Detail** from the drop-down list.



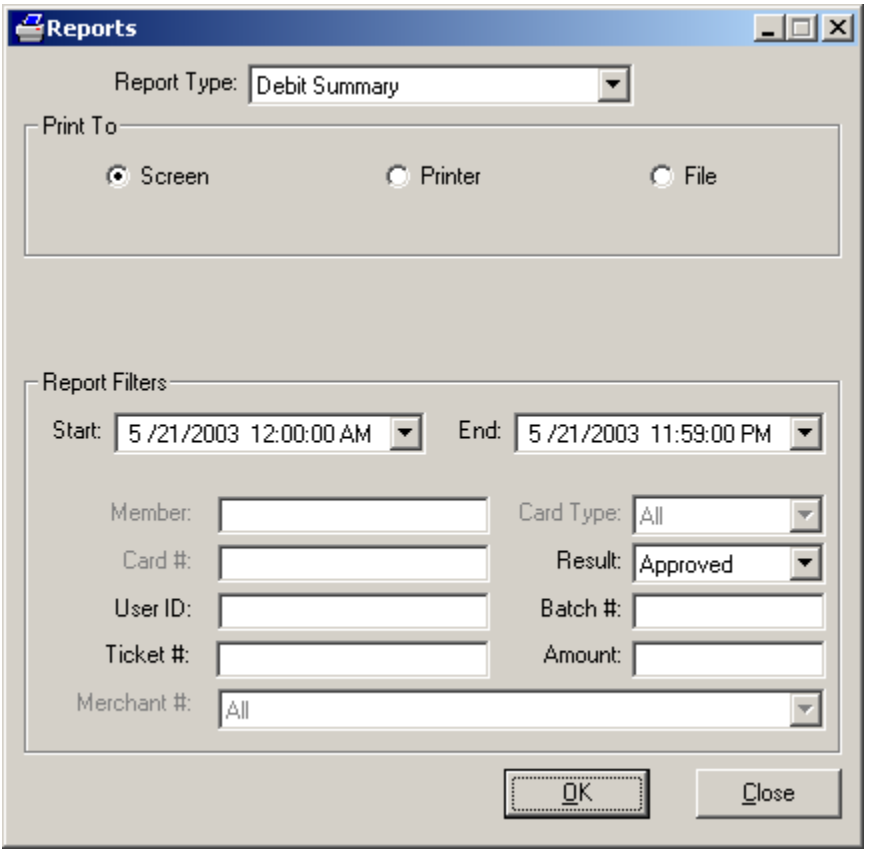
In the **Report Filter** area you can select the **Start:** and **End:** dates, the **Ticket #:**, the **Amount:**, and the **Status:** of transactions processed. Click the **OK** button to view/print/save the report.

Debit Summary

The **Debit Summary** report is a summary of your debit transaction history.

	Note: This report is only available in a debit processing environment.

To access the **Debit Summary** report filter, click **Reports** on the menu bar. Click the **Debit** option.



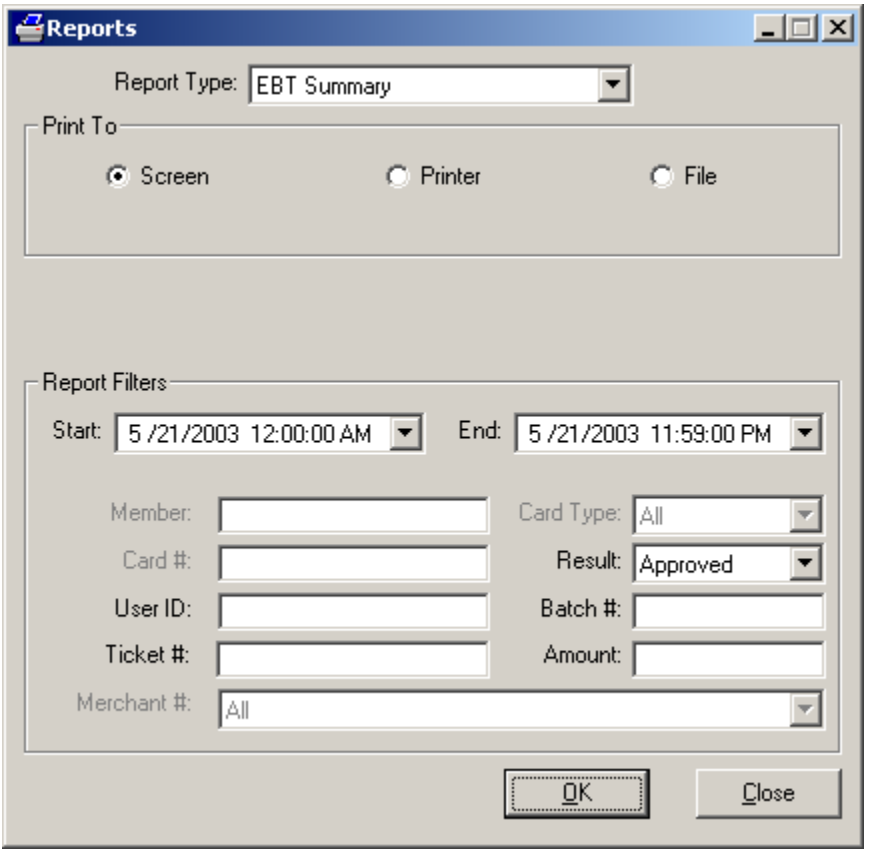
In the **Report Filters** area you can select the **User ID** that processed the transactions, the **Start:** and **End:** dates, the **Ticket #:** of the transaction, the **Status:** of transactions processed, the **Batch #:**, and the **Amount:**. Click the **OK** button to view/print/save the report.

EBT Summary

The **EBT Summary** report is a summary of your EBT transaction history.

	Note: This report is only available in an EBT processing environment.

To access the **EBT Summary** report filter, click **Reports** on the menu bar. Click the **EBT** option..

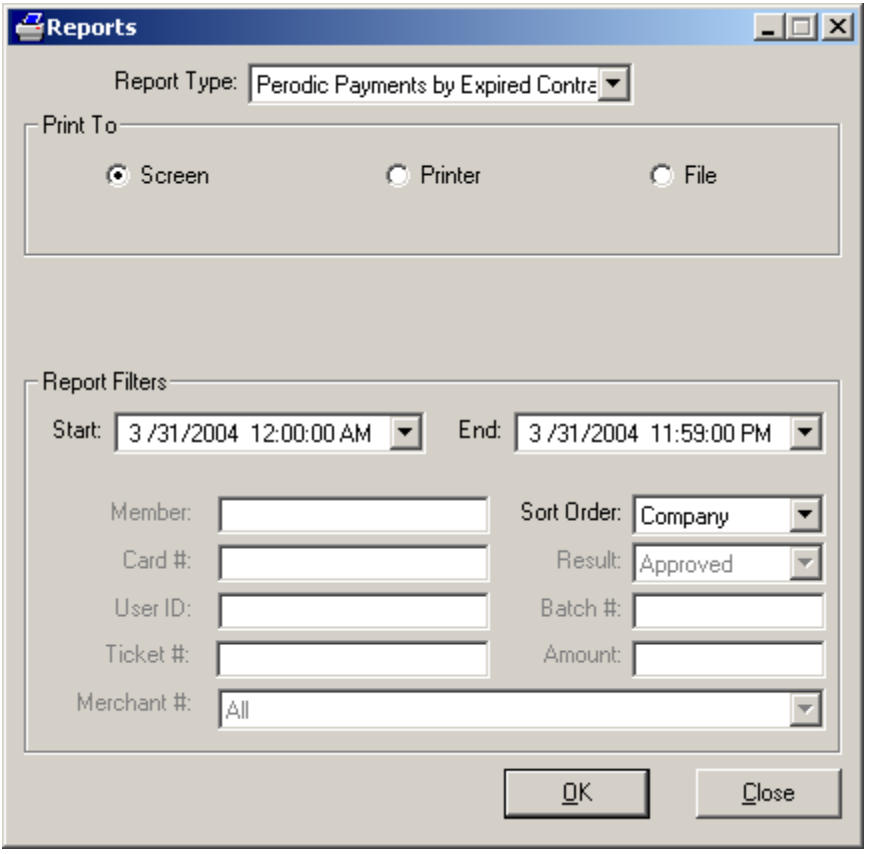


In the **Report Filters** area you can select the **User ID** that processed the transactions, the **Start:** and **End:** dates, the **Ticket #:** of the transaction, the **Status:** of transactions processed, the **Batch #:**, and the **Amount:**. Click the **OK** button to view/print/save the report.

Periodic Payments by Expired Contracts

This report shows the customer database accounts that will expire within the selected date range.

To access the **Account Expiration** report filter, click **Reports** on the menu bar. Click the **Periodic Payments** option. Click the **Summary by Expired Contracts** option.



Sort Order:

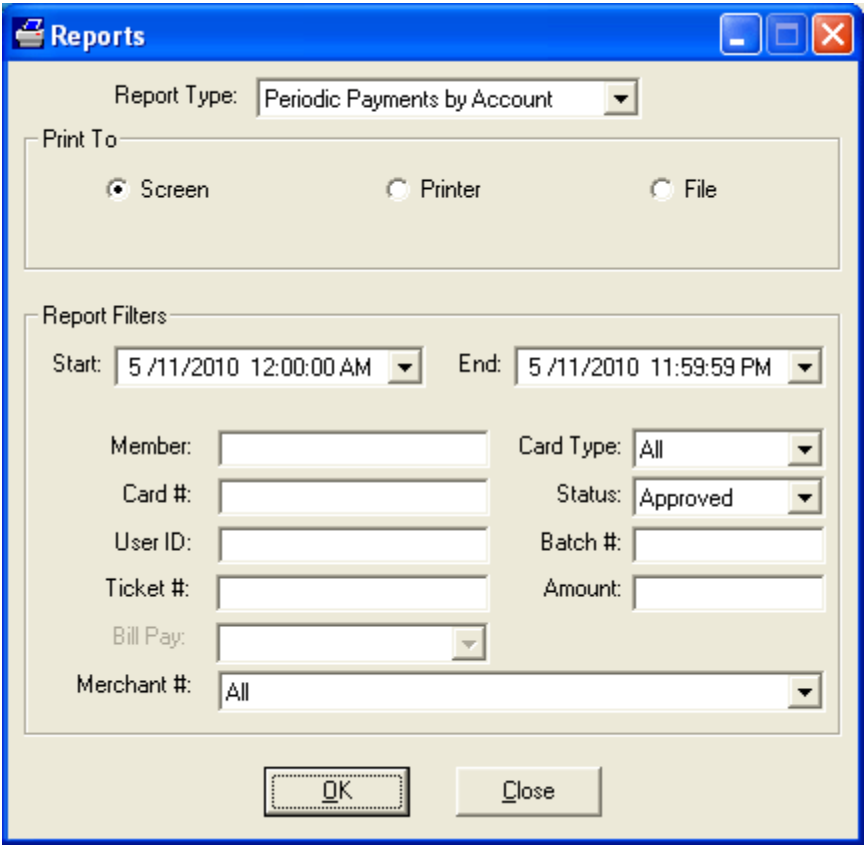
You may sort by **Company** name or by **Final Date**

In the **Report Filters** area you can select the **Start:** and **End:** dates, and a **Sort Order:**. Click the **OK** button to view/print/save the report.

Periodic Payments by Account

This report shows a summary of periodic payments based on customer database accounts that were processed within the selected date range.

To access the **Periodic Payments by Account** report filter, click **Reports** on the menu bar. Click the **Periodic Payments** option. Click the **Summary by Customer ID** option.

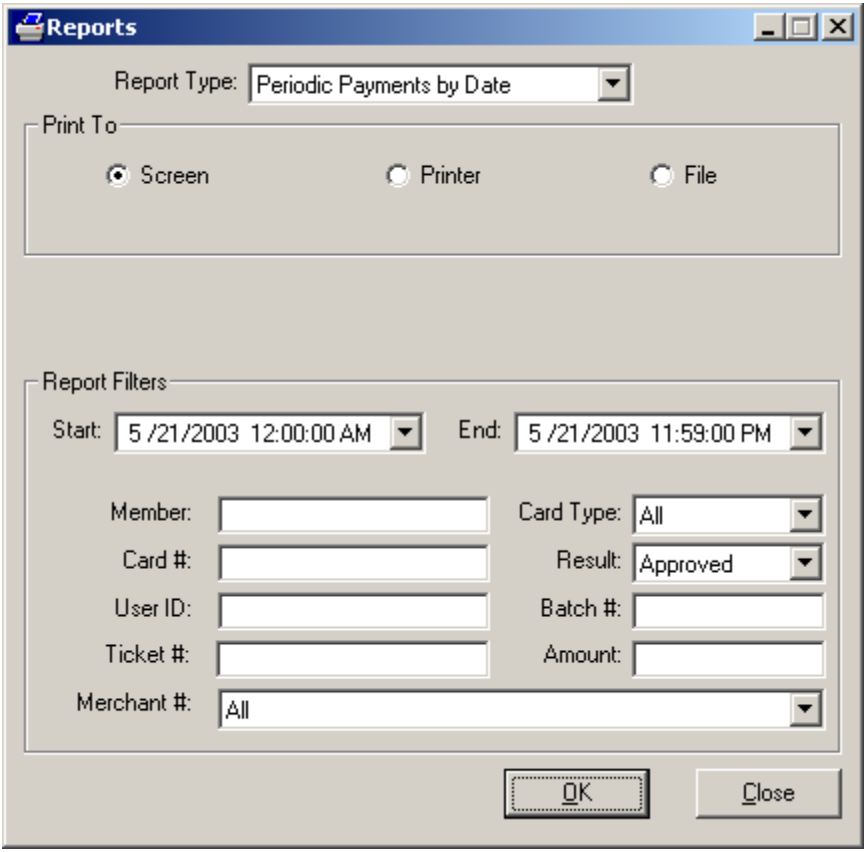


In the **Report Filters** area you can select the **Start:** & **End:** date, the card **Member:**, the **Card #:**, the **User ID:** that processed the transactions, the **Ticket #:**, the **Card Type:**, the **Status:** of the transactions processed, the **Batch #:**, the **Amount:**, and the **Merchant #:**. Click the **OK** button to view/print/save the report.

Periodic Payments by Date

This report shows you a line-by-line report of periodic payment transactions from the customer database that were processed within the selected date range.

To access the **Periodic Payments by Date** report filter, click **Reports** on the menu bar. Click the **Periodic Payments** option. Click the **Summary by Date** option.

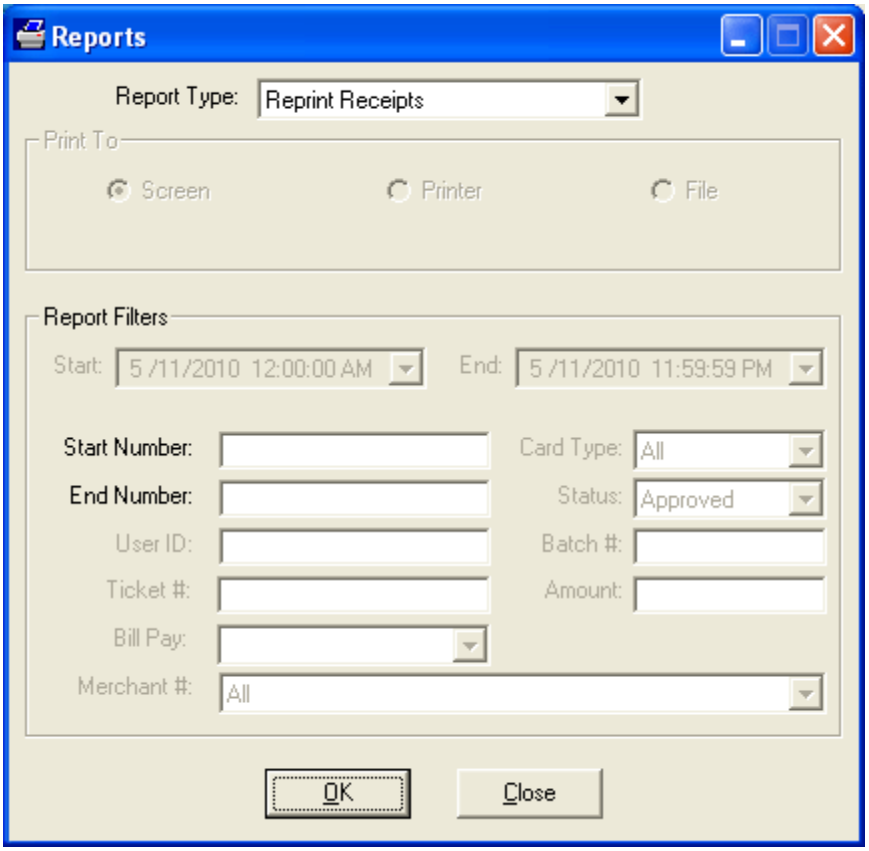


In the **Report Filters** area you can select the **Start:** & **End:** date, the card **Member:**, the **Card #:**, the **User ID:** that processed the transactions, the **Ticket #:**, the **Card Type:**, the **Status:** of the transactions processed, the **Batch #:**, the **Amount:**, and the **Merchant #:**. Click the **OK** button to view/print/save the report.

Reprint Receipts

The **Reprint Receipts** function allows you to reprint a receipt. The **Report Filter** section of this window is similar to the other report filter windows. However, here you must specify a single transaction or a range of transactions for which you wish to reprint receipts.

To access the **Reprint Receipts** report filter, click **Reports** on the menu bar. Click the **Reprint Receipts** option.

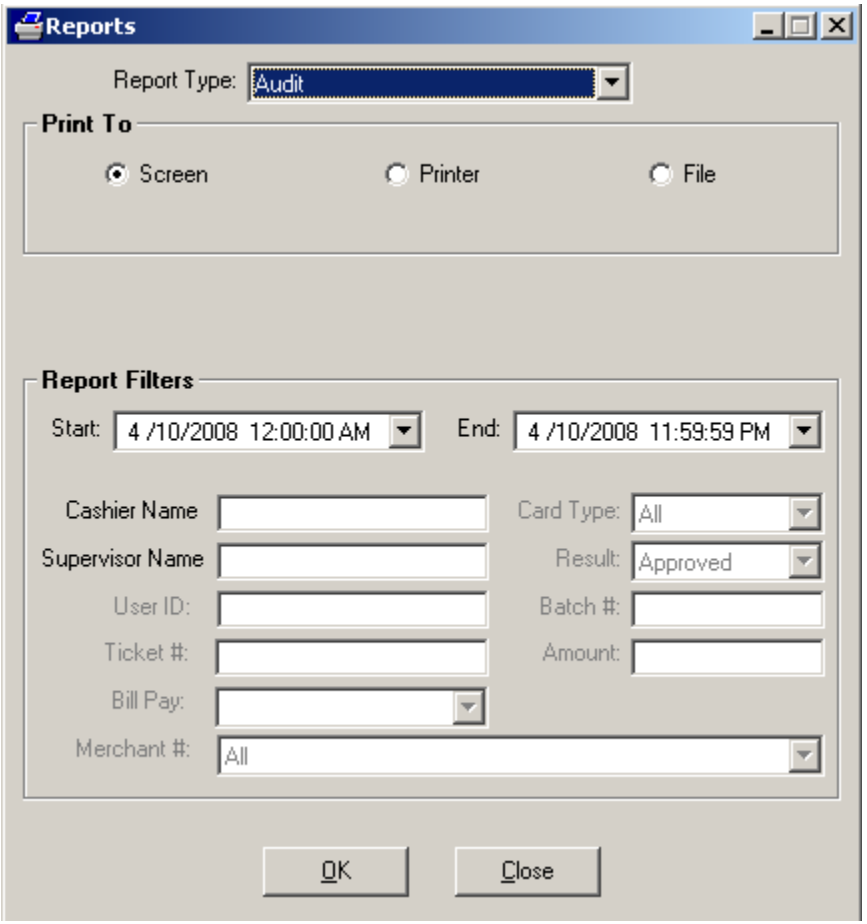


- Enter the number of the first receipt in the **Start Number:** field.
- Enter the number of the last receipt in the **End Number:** field.
- Click the **OK** button to reprint the receipt(s).

Audit

The **Audit** report allows you to view actions performed by your cashiers. It shows attempted logons, functions accessed, etc.

To access the **Audit** report filter, click **Reports** on the menu bar. Click the **Audit** option.



- Enter the name of the cashier in the **Cashier Name** field.
- Or, enter the name of the supervisor in the **Supervisor Name** field.

In the **Report Filters** area you can select the **Start:** & **End:** date. Click the **OK** button to view/print/save the report.

Cashier Name

If you specify a **Cashier Name**, then the audit report will only show the actions performed by that specific cashier.

Supervisor Name

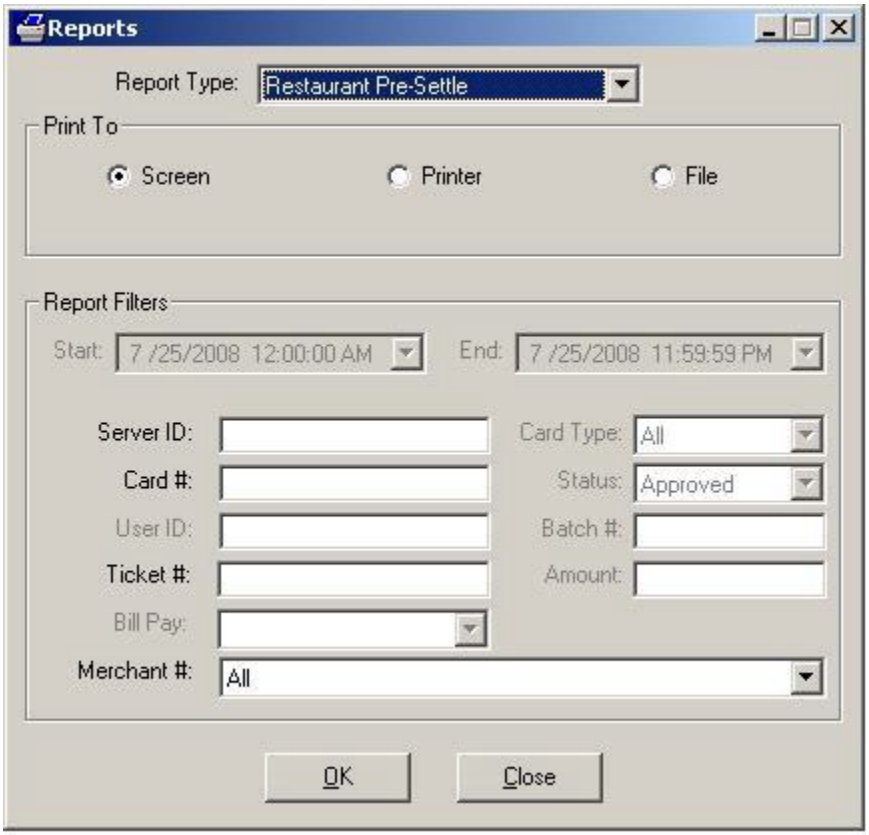
If you specify a **Supervisor Name**, then the audit report will only show the actions authorized by that specific supervisor's override. A supervisor is a cashier (or the system user) that has access to a function and grants access to that function to a cashier that does not have access.

Restaurant Pre-Settle

This report shows a line-by-line report of transactions and gratuity amounts for those transactions. The transactions are grouped by Server ID, if one is specified. This report shows those restaurant transactions waiting to be finalized or completed.

	**Note:** This report is only available when the business type of your processing company's account is set to **Restaurant**.

To access the **Restaurant Pre-Settle** report filter, click **Reports** on the menu bar. Click the **Restaurant** option. Click the **Restaurant Pre-Settle** option.



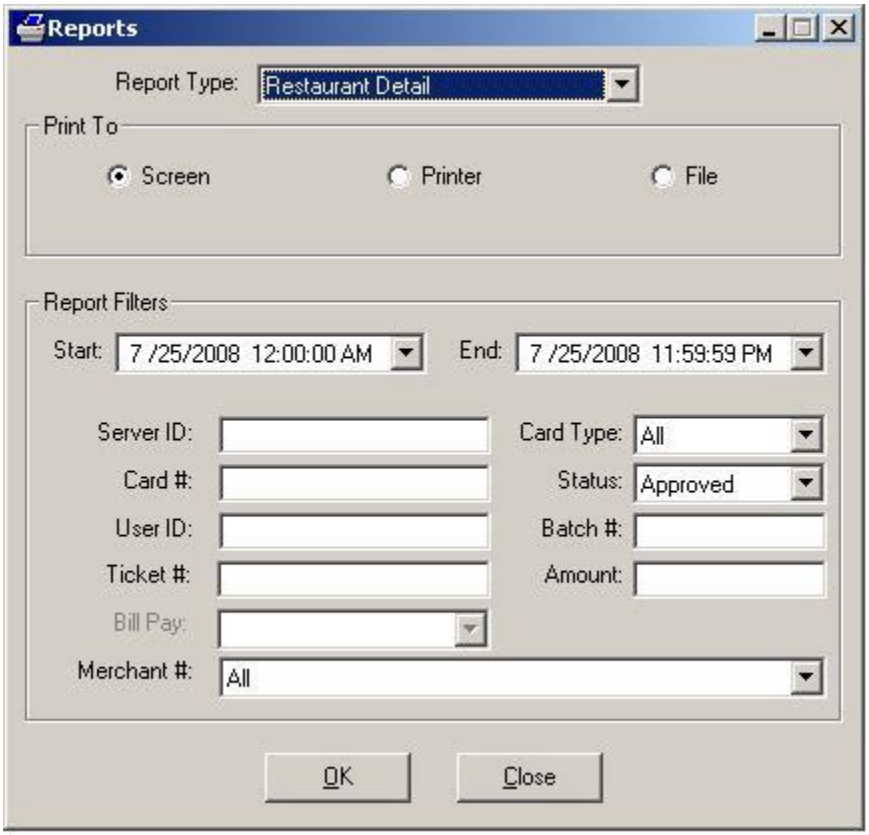
In the **Report Filters** area you can select the **Server ID:**, the **Card #:**, the **Ticket #:**, and the **Merchant #:**. Click the **OK** button to view/print/save the report.

Restaurant Detail

This report shows a line-by-line report of transactions and gratuity amounts for those transactions. The transactions are separated by Server ID. This report allows filtering by date, card, and other information.

	**Note:** This report is only available when the business type of your processing company's account is set to **Restaurant**.

To access the **Restaurant Detail** report filter, click **Reports** on the menu bar. Click the **Restaurant** option. Click the **Restaurant Detail** option.

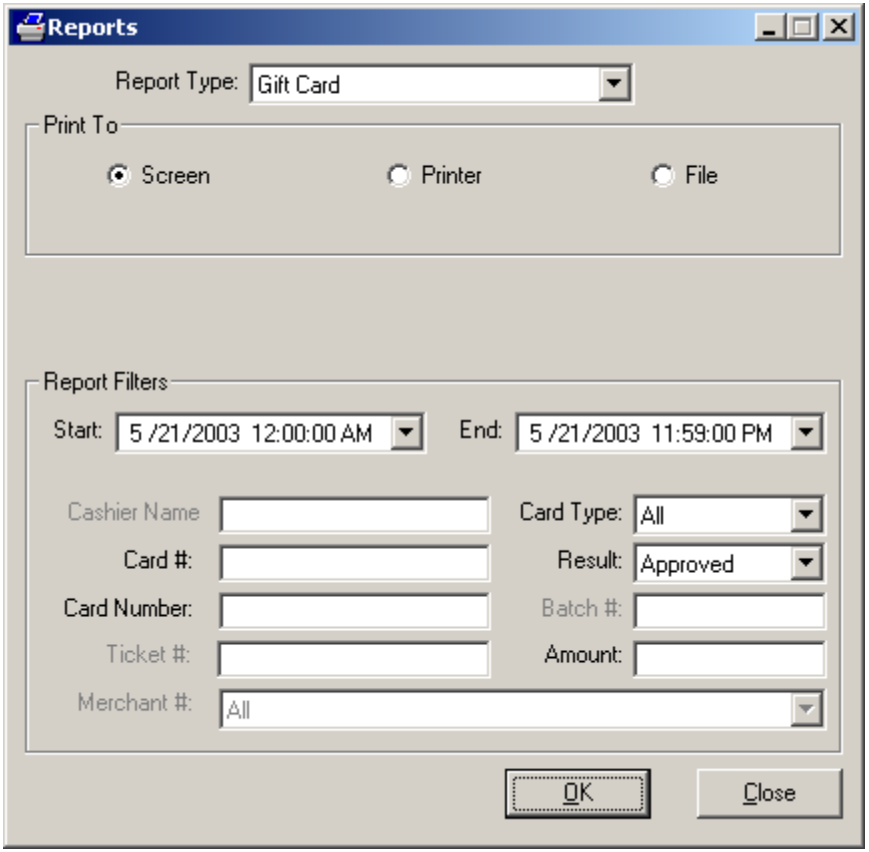


In the **Report Filters** area you can select the **Start:** & **End:** date, the **Server ID:**, the **Card #:**, the **User ID:** that processed the transactions, the **Ticket #:**, the **Card Type:**, the **Status:**, the **Batch #:**, the **Amount:**, and the **Merchant #:**. Click the **OK** button to view/print/save the report.

Gift Card

The **Gift Card** report shows transactions that were performed using the **Gift Card Transaction** window.

To access the **Gift Card** report filter, click **Reports** on the menu bar. Click the **Transactions** option. Click the **Gift Card** option.



In the **Report Filters** area you can select the **Start:** & **End:** date, the **Card #:**, the **User ID:** that processed the transactions, the **Card Type:**, the **Status:** of the transactions processed, and the **Amount:**. Click the **OK** button to view/print/save the report.

Frequently Asked Questions

Question: Does **PC**Charge Pro/PS have to be on my actual network server?

Answer: No. **PC**Charge Pro/PS can be on any computer to which the **Client** can establish a network connection. The **Server** must have the ability to connect to the processing company and the ability to share the **PC**Charge Pro/PS folder to the **Client** locations.

Question: Will the **Client** work with the **PC**Charge **Server** operate over a Novell network?

Answer: **PC**Charge Pro/PS and Client were designed to operate on a Windows 9X/NT network. We have had some of our customers tell us they were able to get the relationship to work on a Novell network, but our Technical Support Department cannot support such an arrangement.